

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF PUERTO RICO

UNITED STATES OF AMERICA,  
acting through the United  
States Department of  
Agriculture

Plaintiff

v.

RENATO AGUSTIN LOPEZ FUENTES  
a/k/a RENATO LOPEZ FUENTES  
a/k/a RENATO AGUSTIN FUENTES,  
ANA M. COLON RODRIGUEZ a/k/a  
ANA COLON RODRIGUEZ a/k/a ANA M.  
COLON and their Conjugal  
Partnership

Defendants

CIVIL NO.

Foreclosure of Mortgage

**COMPLAINT**

TO THE HONORABLE COURT:

COMES NOW the United States of America -acting by the United States Department of Agriculture- through the undersigned attorney, who respectfully alleges and prays as follows:

1. Jurisdiction of this action is conferred on this Court by 28 U.S.C. Section 1345.
2. Plaintiff, United States of America, is acting through the United States Department of Agriculture, which is organized and existing under the provisions of the Consolidated Farm and Farm Service Agency Act, 7 U.S.C. §1921 et seq. Plaintiff

is the owner and holder of two (2) promissory notes that affect the property described further below.

3. The first promissory note is for the amount of **\$199,030.00**, with annual interest of 3.75%, subscribed on July 1, 1997. *See Exhibit 1.*
4. For the purpose of securing the payment of said promissory note, a voluntary mortgage was executed on the same date, in favor of the plaintiff, under the terms and conditions stipulated and agreed therein, through Deed No. 57. *See Exhibit 2.*
5. Plaintiff also owns and holds a promissory note is for the amount of **\$150,000.00**, with annual interest of 3.75%, subscribed on August 3, 1999. *See Exhibit 3.*
6. For the purpose of securing the payment of said promissory note, a voluntary mortgage was executed on the same date, in favor of the plaintiff, under the terms and conditions stipulated and agreed therein, through Deed No. 244. *See Exhibit 4.*
7. According to the Property Registry, codefendants RENATO AGUSTIN LOPEZ FUENTES a/k/a RENATO LOPEZ FUENTES a/k/a RENATO AGUSTIN FUENTES and ANA M. COLON RODRIGUEZ a/k/a ANA COLON RODRIGUEZ a/k/a ANA M. COLON are the owners of record of the real estate property subject of this case. Said property is described -as it was recorded in Spanish- as follows:

RUSTICA: Predio de terreno identificado en el plano de mensura como finca número siete localizado en el barrio Matón Arriba del término municipal de Cayey, Puerto Rico, compuesto de veinte cuerdas con mil ochocientos cincuenta y dos diez milésimas de otra (20.1852) equivalentes a setenta y nueve mil trescientos treinta y cinco punto setenta y ocho metros cuadrados (79,335.78). Colinda al NORTE, con una quebrada y terrenos de Luis Pérez; al SUR, con camino municipal; al ESTE, con la finca número seis; y al OESTE, con la calle número nueve.

Property 19,580, recorded at page 221 of volume 463 of Cayey, Property Registry of Caguas, Puerto Rico, Section I.

*See Title Search attached as Exhibit 5.*

8. The title search attached to this complaint confirms the registration of the mortgage liens that secure the loan obligations between the plaintiff and the defendants. *See Exhibit 5.*
9. Codefendants are jointly and severally responsible for all amounts owed to plaintiff, arising from the loan obligations subscribed.
10. It was expressly stipulated in the notes evidencing the indebtedness that default in the payment of any part of the covenant or agreement therein contained will authorize the plaintiff, as payee of said notes, to declare due and payable the total amount of the indebtedness evidenced by said notes and proceed with the execution and/or foreclosure of the mortgages.

11. The defendant party herein, jointly and severally, has failed to comply with the terms of the mortgage contracts by failing to pay the installments due on all notes until the present day, and that after declaring all the indebtedness due and payable, the defendant party owes to the plaintiff, according to the Certification of Indebtedness included herein as *Exhibit 6*, the following amounts:

a) On the \$199,030.00 Note:

- 1) The sum of \$186,507.66, of principal;
- 2) The sum of \$84,099.24, of interest accrued as of January 10, 2020, and thereafter until its full and total payment, which interest amount increases at the daily rate of \$19.1617;
- 3) Plus, insurance premium, taxes, advances, late charges, costs, court costs expenses, disbursements and attorney's fees guaranteed under the mortgage obligation.

b) On the \$199,030.00, Note:

b) On the \$150,000.00 Note:

- 1) The sum of \$148,976.27, of principal;
- 2) The sum of \$96,930.38, of interest accrued as of January 10, 2020, and thereafter until its full and total payment, which interest amount increases at the daily rate of \$15.3058;

3) Plus, insurance premium, taxes, advances, late charges, costs, court costs expenses, disbursements and attorney's fees guaranteed under the mortgage obligation.

12. The indebtedness evidenced by the aforementioned notes is secured by the mortgages over the properties described in this complaint.

13. Codefendants ANGEL LUIS ORTIZ FIGUEROA, ENRIQUE ORTIZ TORRES and BARBARA FIGUEROA VAZQUEZ are not currently active in the military service for the United States. See *Exhibit 7*.

#### **VERIFICATION**

I, JACQUELINE LAZU LABOY, of legal age, married, executive and resident of Humacao, Puerto Rico, in my capacity as acting LRTE Director of the Farm Service Agency, San Juan, Puerto Rico, under the penalty of perjury, as permitted by Section 1746 of Title 28, United States Code, declare and certify:

1) My name and personal circumstances are stated above;

2) I subscribed this complaint as the legal and authorized representative of the plaintiff;

3) Plaintiff has a legitimate cause of action against the defendants above named which warrants the granting of relief requested in said complaint;

4) Defendants are a necessary and legitimate party to this

action in view of the fact that they originated or assumed the mortgage obligation subject of this foreclosure, or bought the property subject to said mortgage;

5) From the information available to me and based upon the documents in the Farm Service Agency, it appears that defendants have not been declared incompetent by a court of justice with authority to make such a declaration;

6) I have carefully read the allegations contained in this complaint and they are true and correct to the best of my knowledge and to the documents contained in the files of the Farm Service Agency;

7) I have carefully examined the Exhibits included to this complaint which are true and correct copies of the originals. The mortgage deeds have been duly recorded in the Property Registry.

I make the foregoing declaration under penalty of perjury, as permitted under Section 1746 of Title 28, United States Code.

In San Juan, Puerto Rico, this 24 day of January, 2020.

  
JACQUELINE LAZU LABOY

PRAYER

WHEREFORE, the plaintiff demands judgment as follows:

a) That defendant's party pays unto the plaintiff the amounts claimed on this complaint;

b) Or in default thereof that all legal right, title and

interest which the defendants may have in the property described in this complaint and any building or improvement thereon be sold at public auction and that the monies due to the United States as alleged in the preceding paragraphs be paid out of the proceeds of said sale;

c) That the defendants and all persons claiming or who may claim by, from or under them be absolutely barred and foreclosed from all rights and equity of redemption in and to said property;

d) That if the proceeds of such sale be insufficient to cover the amounts specified under paragraph 16 of this prayer, said defendant be adjudged to pay to the United States the total amount of money remaining unsatisfied to said paragraph (a) of this prayer, and execution be issued forthwith against said defendants for the payment of said deficiencies against any of the properties of said defendants;

e) That if the proceeds of said sale exceed the sum of money to be paid to the United States as aforesaid, any such excess be deposited with the Clerk of this Court subject to further orders from the Court;

f) That once the property is auctioned and sold, the Clerk of this Court issue a writ addressed to the Registry of the Property ordering the cancellation of the foreclosed mortgage and of any other junior liens recorded therein;

g) For such further relief as in accordance with law and equity may be proper.

In Guaynabo, Puerto Rico, this 27<sup>th</sup> day of February , 2020.

/s/ Juan Carlos Fortuño Fas  
JUAN CARLOS FORTUÑO FAS  
USDCPR 211913

FORTUÑO & FORTUÑO FAS, C.S.P.  
P.O. BOX 9300  
SAN JUAN, PR 00908  
TEL. 787-751-5290  
FAX. 787-751-6155  
Email: dcfilings@fortuno-law.com



USDA-FmHA  
Form FmHA 1940-17  
(Rev. 4-92)

# PROMISSORY NOTE

Name RENATO AGUSTIN LOPEZ FUENTES Y ANA M. COLON		<b>KIND OF LOAN</b> Type: <u>EM</u> <input type="checkbox"/> Regular <input type="checkbox"/> Limited Resource Pursuant to: <input type="checkbox"/> Consolidated Farm & Rural Development Act <input type="checkbox"/> Emergency Agricultural Credit Adjustment Act of 1978
State PUERTO RICO	County CAGUAS	
Case No. 63-05-584564729	Date July 01, 1997	
Fund Code 43	Loan No. 01	
		<b>ACTION REQUIRING NOTE</b> <input checked="" type="checkbox"/> Initial loan <input type="checkbox"/> Rescheduling <input type="checkbox"/> Subsequent loan <input type="checkbox"/> Reamortization <input type="checkbox"/> Consolidated & subsequent loan <input type="checkbox"/> Credit sale <input type="checkbox"/> Consolidation <input type="checkbox"/> Deferred payments <input type="checkbox"/> Conservation easement <input type="checkbox"/> Debt write down

FOR VALUE RECEIVED, the undersigned Borrower and any cosigners jointly and severally promise to pay to the order of the United States of America, acting through the Farmers Home Administration, United States Department of Agriculture,

(herein called the "Government"), or its assigns, at its office in Caguas, Puerto Rico

\_\_\_\_\_, or at such other place as the Government may later designate in writing, the principal sum of

ONE HUNDRED NINETY NINE THOUSAND THIRTY (\$199,030.00) dollars

(\$ \_\_\_\_\_), plus interest on the unpaid principal balance at the **RATE** of

THREE AND THREE QUARTER percent (3.75%) per annum and

N/A dollars (\$ \_\_\_\_\_)

of Noncapitalized interest. If this note is for a Limited Resource loan (indicated in the "Kind of Loan" box above) the Government may **CHANGE THE RATE OF INTEREST**, in accordance with regulations of the Farmers Home Administration, not more often than quarterly, by giving the Borrower thirty (30) days prior written notice by mail to the Borrower's last known address. The new interest rate shall not exceed the highest rate established in regulations of the Farmers Home Administration for the type of loan indicated above.

Principal and interest shall be paid in 21 installments as indicated below, except as modified by a different rate of interest, on or before the following dates:

\$ <u>3,800.00</u>	on <u>01-01-98</u>	;	\$ _____	on _____
\$ <u>14,836.00</u>	on <u>01-01-99</u>	;	\$ _____	on _____
\$ _____	on _____	;	\$ _____	on _____
\$ _____	on _____	;	\$ _____	on _____
\$ _____	on _____	;	\$ _____	on _____
\$ _____	on _____	;	\$ _____	on _____

and \$ 14,836.00 thereafter on 1st. day of each January until the principal and interest are fully paid except that the final installment of the entire indebtedness evidenced hereby, if not sooner paid, shall be due and payable 20 years from the date of this note, and except that prepayments may be made as provided below. The consideration for this note shall also support any agreement modifying the foregoing schedule of payments.

If the total amount of the loan is not advanced at the time of loan closing, the loan funds shall be advanced to the Borrower as requested by Borrower and approved by the Government. Approval by the Government will be given provided the advance is requested for a purpose authorized by the Government. Interest shall accrue on the amount of each advance from its actual date as shown in the Record of Advances at the end of this note. Borrower authorizes the Government to enter the amount(s) and date(s) of such advance(s) in the Record of Advances.

For each rescheduled, reamortized or consolidated note for applications for Primary and Preservation Loan Service Programs received prior to November 28, 1990, interest accrued to the date of this instrument which is more than 90 days overdue shall be added to principal and such new principal shall accrue interest at the rate evidenced by this instrument. For applications for Primary and Preservation Loan Service Programs received on or after November 28, 1990, all unpaid interest accrued to the date of this instrument shall be added to the principal and such new principal shall accrue interest at the rate evidenced by this instrument.

Every payment made on any indebtedness evidenced by this note shall be applied first to a portion of any interest which accrues during the deferral period, second to accrued interest to the date of the payment on the note account and then to the principal. Nonprogram loans are not eligible for deferral.

Prepayments of scheduled installments, or any portion of these installments, may be made at any time at the option of the Borrower. Refunds and extra payments, as defined in the regulations (7 CFR §1951.8) of the Farmers Home Administration according to the source of funds involved, shall, after payment of interest, be applied to the last installments to become due under this note and shall not affect the obligation of Borrower to pay the remaining installments as scheduled in this note.

If the Government at any time assigns this note and insures the payment of it, Borrower shall continue to make payments to the Government as collection agent for the holder. While this note is held by an insured holder, prepayments made by Borrower may, at the option of the Government, be remitted by the Government to the holder promptly or, except for final payment, be retained by the Government and remitted to the holder on an installment due date basis. The effective date of every payment made by Borrower, except payments retained and remitted by the Government on an installment due date basis, shall be the date of the United States Treasury check by which the Government remits the payment to the holder. The effective date of any prepayment retained and remitted by the Government to the holder on an installment due date basis shall be the date of the prepayment by Borrower, and the Government will pay the interest to which the holder is entitled accruing between such date and the date of the Treasury check to the holder.

Any amount advanced or expended by the Government for the collection of this note or to preserve or protect any security for the loan or otherwise expended under the terms of any security agreement or other instrument executed in connection with the loan evidenced by this note, at the option of the Government shall become a part of and bear interest at the same rate as the principal of the debt evidenced by this note and be immediately due and payable by Borrower to the Government without demand.

Property constructed, improved, purchased, or refinanced in whole or in part with the loan evidenced by this note shall not be leased, assigned, sold, transferred, or encumbered, voluntarily or otherwise, without the written consent of the Government. Unless the Government consents otherwise in writing, Borrower will operate such property as a farm if this is a Farm Ownership loan.

If "Consolidation and subsequent loan," "Debt write down," "Consolidation," "Rescheduling," or "Reamortization" is indicated in the "Action Requiring Note" block above, this note is given to consolidate, reschedule or reamortize, but not in satisfaction of the unpaid principal and interest on the following described note(s) or assumption agreement(s) (new terms):

FUND CODE/ LOAN NO.	FACE AMOUNT	INT. RATE	DATE	ORIGINAL BORROWER	LAST INSTALL. DUE
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19

Security instruments taken in connection with the loans evidenced by these described notes and other related obligations are not affected by this consolidating, rescheduling or reamortizing. These security instruments shall continue to remain in effect and the security given for the loans evidenced by the described notes shall continue to remain as security for the loan evidenced by this note, and for any other related obligations.

**REFINANCING (GRADUATION) AGREEMENT:** If at any time it shall appear to the Government that the Borrower may be able to obtain financing from a responsible cooperative or private credit source at reasonable rates and terms for loans for similar purposes and periods of time, Borrower will, at the Government's request, apply for and accept a loan(s) in sufficient amount to pay this note in full and, if the lender is a cooperative, to pay for any necessary stock. The provisions of this paragraph do not apply if the loan represented by this promissory note was made to the Borrower as a non-program loan.


**HIGHLY ERODIBLE LAND AND WETLAND CONSERVATION AGREEMENT:** Borrower recognizes that the loan described in this note will be in default should any loan proceeds be used for a purpose that will contribute to excessive erosion of highly erodible land or to the conversion of wetlands to produce an agricultural commodity as further explained in 7 CFR Part 1940, Subpart G, Exhibit M. If (1) the term of the loan exceeds January 1, 1990, but not January 1, 1995, and (2) Borrower intends to produce an agricultural commodity on highly erodible land that is exempt from the restrictions of Exhibit M until either January 1, 1990, or two years after the Soil Conservation Service (SCS) has completed a soil survey for the Borrower's land, whichever is later, the Borrower further agrees that, prior to the loss of the exemption from the highly erodible land conservation restrictions found in 7 CFR Part 12, Borrower must demonstrate that Borrower is actively applying on that land which has been determined to be highly erodible, a conservation plan approved by the SCS or the appropriate conservation district in accordance with SCS's requirements. Furthermore, if the term of the loan exceeds January 1, 1995, Borrower further agrees that Borrower must demonstrate prior to January 1, 1995, that any production of an agricultural commodity on highly erodible land after that date will be done in compliance with a conservation system approved by SCS or the appropriate conservation district in accordance with SCS's requirements.

**DEFAULT:** Failure to pay when due any debt evidenced by this note or perform any covenant of agreement under this note shall constitute default under this and any other instrument evidencing a debt of Borrower owing to, insured or Guaranteed by the Government or securing or otherwise relating to such debt; and default under any such other instrument shall constitute default under this note. **UPON ANY SUCH DEFAULT**, the Government at its option may declare all or any part of any such indebtedness immediately due and payable.

This Note is given as evidence of a loan to Borrower made or insured by the Government pursuant to the Consolidated Farm and Rural Development Act, or the Emergency Agricultural Credit Adjustment Act of 1978 and for the type of loan as indicated in the "Kind of Loan" block above. This Note shall be subject to the present regulations of the Farmers Home Administration and to its future regulations not inconsistent with the express provisions of this note.

Presentment, protest, and notice are waived.

(SEAL)


  
 (Borrower)

### RECORD OF ADVANCES

AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE
\$		\$		\$	
\$		\$		\$	
\$		\$		\$	
\$		\$		\$	
TOTAL				\$	

Forma FmHA 427-1(S) PR  
(rev. 10-82)

CERTIFICADO: Que en esta  
misma fecha he expedido  
primera copia certificada  
de la presente escritura  
a favor de parte intere-

NOTARIO PÚBLICO

REGISTRO DE LA PROPIEDAD  
SECCION I CAGUAS

ASIENTO 115

DIRECCIÓN 794

HORA 2:30

FECHA JUL 07 1997

FINCA 19,580 P.M.

NUMERO CINCUENTA Y SIETE (57)  
NUMBER FIFTY-SEVEN (57)

HIPOTECA VOLUNTARIA  
VOLUNTARY MORTGAGE

En la Ciudad de Caguas, Puerto Rico, al Primer (1er) día del mes  
In the City of Caguas, Puerto Rico, on the First (1st.) day of  
julio de Mil Novecientos Noventa y Siete (1997).  
July of Nineteen Hundred and Ninety Seven (1997).

ANTE MI  
BEFORE ME

REGALADO LOPEZ CORCINO,  
REGALADO LOPEZ CORCINO,

Abogado y Notario Público de la Isla de Puerto Rico con residencia en Carolina.  
Attorney and Notary Public for the Island of Puerto Rico, with residence in Carolina,

Puerto Rico, y oficina en Vieques,  
Puerto Rico, and office in Vieques, Puerto Rico. Puerto Rico.

COMPARECEN  
APPEAR

Las personas nombradas en el párrafo DUODECIMO de esta hipoteca denomina-  
The persons named in paragraph TWELFTH of this mortgage

dos de aquí en adelante el "deudor hipotecario" y cuyas circunstancias personales  
hereinafter called the "mortgagor" and whose personal circumstances

aparecen de dicho párrafo.  
appear from said paragraph.

Doy fe del conocimiento personal de los comparecientes, así como por sus dichos  
I, the Notary, attest to the personal knowledge of the appearing parties, as well as to their

de su edad, estado civil, profesión y vecindad.  
statements which I believe to be true of their age, civil status, profession and residence.

Aseguran hallarse en el pleno goce de sus derechos civiles, la libre administración  
They assure me that they are in full enjoyment of their civil rights, and the free administration

de sus bienes y teniendo a mi juicio la capacidad legal necesaria para este otorga-  
of their property, and they have, in my judgment, the necessary legal capacity to grant this

miento.  
voluntary mortgage.

EXPONEN  
WITNESSETH:

PRIMERO: El deudor hipotecario es dueño de la finca o fincas descritas en el  
FIRST: That the mortgagor is the owner of the farm or farms described in

párrafo UNDECIMO así como de todos los derechos e intereses en las mismas.  
paragraph ELEVENTH of this mortgage, and of all rights and interest in the same

denominada de aquí en adelante "los bienes".  
hereinafter referred to as "the property".

SEGUNDO: Que los bienes aquí hipotecados están afectos a los gravámenes que  
SECOND: That the property mortgaged herein is subject to the liens

se especifican en el párrafo UNDECIMO.  
specified in paragraph ELEVENTH herein.

TERCERO: Que el deudor hipotecario viene obligado para con Estados Unidos de  
THIRD: That the mortgagor has become obligated to the United States

América, actuando por conducto de la Administración de Hogares de Agriculto-  
of America, acting through the Farmers Home Administration,

res, denominado de aquí en adelante el "acreedor hipotecario", en relación con  
hereinafter called the "mortgagee" in connection with



un préstamo o préstamos evidenciado por uno o más pagarés o convenio de sub-  
 (102) or loans evidenced by one or more promissory note(s) or assumption agreement(s)-----

ogación, denominado en adelante el "pagaré" sean uno o más. Se requiere por  
 hereinafter called "the note" whether one or more. It is required by-----

l Gobierno que se hagan pagos adicionales mensuales de una doceava parte de  
 the Government that additional monthly payments of one-twelfth of the-----

as contribuciones, avalúos (impuestos), primas de seguros y otros cargos que se  
 taxes, assessments, insurance premiums and other charges-----

hayan estimado sobre la propiedad hipotecada,-----  
 estimated against the property.-----

CUARTO: Se sobreentiende que:-----  
 FOURTH: It is understood that:-----

Uno) El pagaré evidencia un préstamo o préstamos al deudor hipotecario por la  
 One) The note evidences a loan or loans to the mortgagor in the-----

uma de principal especificada en el mismo, concedido con el propósito y la inten-  
 principal amount specified therein made with the purpose and intention-----

ón de que el acreedor hipotecario puede ceder el pagaré en cualquier tiempo y  
 at the mortgagee, at any time, may assign the note and-----

segurar su pago de conformidad con el Acta de mil novecientos sesenta y uno  
 insure the payment thereof pursuant to the Act of Nineteen Hundred and Sixty-One-----

consolidando la Administración de Hogares de Agricultores o el Título Quinto de  
 consolidating the Farmers Home Administration or Title Five of-----

le Ley de Hogares de mil novecientos cuarenta y nueve, según han sido enmenda-  
 the Housing Act of Nineteen Hundred and Forty-Nine, as amended.-----

las,-----

Dos) Cuando el pago del pagaré es garantizado por el acreedor hipotecario, puede  
 two) When payment of the note is guaranteed by the mortgagee-----

cedido de tiempo en tiempo y cada tenedor de dicho pagaré a su vez será el  
 may be assigned from time to time and each holder of the insured note, in turn,-----

restamista asegurado,-----  
 will be the insured lender.-----

tres) Cuando el pago del pagaré es asegurado por el acreedor hipotecario, el acree-  
 three) When payment of the note is insured by the mortgagee, the-----

hipotecario otorgará y entregará al prestamista asegurado conjuntamente con  
 mortgagee will execute and deliver to the insured lender along-----

pagaré un endoso de seguro garantizando totalmente el pago de principal e in-  
 the note an insurance endorsement insuring the payment of the note fully as to principal-----

tereses de dicho pagaré,-----  
 of interest.-----

uatro) En todo tiempo que el pago del pagaré esté asegurado por el acreedor  
 four) At all times when payment of the note is insured by the mortgagee,-----

hipotecario, el acreedor hipotecario, por convenio con el prestamista asegurado,  
 mortgagee by agreement with the insured lender-----

terminarán en el endoso de seguro la porción del pago de intereses del pagaré  
 forth in the insurance endorsement will be entitled to a specified portion of the interest pay-  
 ment-----

o será designada como "cargo anual",-----  
 on the note, to be designated the "annual charge".-----

Cinco) Una condición del aseguramiento de pago del pagaré será de que el tene-  
 five) A condition of the insurance of payment of the note will be that the holder-----

cederá todos sus derechos y remedios contra el deudor hipotecario y cuales-  
 forego his rights and remedies against the mortgagor and any-----





Forma FmHA 427-1(S) PR  
(RPV. 10-82)

quiera otros en relación con dicho préstamo así como también a los beneficios  
others in connection with said loan, as well as any benefit-----

de esta hipoteca y aceptará en su lugar los beneficios del seguro, y a requerimiento  
of this mortgage, and will accept the benefits of such insurance in lieu thereof, and upon the

del acreedor hipotecario endosará el pagaré al acreedor hipotecario en caso de  
mortgagee's request will assign the note to the mortgagee should the mortgagor-----

violación de cualquier convenio o estipulación aquí contenida o en el pagaré o en  
violate any covenant or agreement contained herein, in the note, or any-----

cualquier convenio suplementario por parte del deudor.-----  
supplementary agreement.

(Seis) Entre otras cosas, es el propósito e intención de esta hipoteca, que en todo  
(Six) It is the purpose and intent of this mortgage that, among other things,-----

tiempo cuando el pagaré esté en poder del acreedor hipotecario, o en el caso en  
at all times when the note is held by the mortgagee, or in the event the-----

que el acreedor hipotecario ceda esta hipoteca sin asegurar el pagaré, esta hipoteca  
mortgagee should assign this mortgage without insurance of the note, this mortgage-----

garantizará el pago del pagaré pero cuando el pagaré esté en poder de un presta-  
shall secure payment of the note; but when the note is held by an insured-----

mista asegurado, esta hipoteca no garantizará el pago del pagaré o formará parte  
lender, this mortgage shall not secure payment of the note or attach to-----

de la deuda evidenciada por el mismo, pero en cuanto al pagaré y a dicha deuda,  
the debt evidenced thereby, but as to the note and such debt-----

constituirá una hipoteca de indemnización para garantizar al acreedor hipotecario  
shall constitute an indemnity mortgage to secure the mortgagee-----

contra cualquier pérdida bajo el endoso de seguro por causa de cualquier incum-  
against loss under its insurance endorsement by reason of any default-----

plimiento por parte del deudor hipotecario.-----  
by the mortgagor.

QUINTO: Que en consideración al préstamo y (a) en todo tiempo que el pagaré  
FIFTH: That, in consideration of said loan and (a) at all times when the note-----

sea conservado por el acreedor hipotecario, o en el caso de que el acreedor hipote-  
is held by the mortgagee, or in the event the mortgagee-----

cario ceda la presente hipoteca sin el seguro de pago del pagaré y en garantía del  
should assign this mortgage without insurance of the payment of the note, in guarantee of the

importe del pagaré según se especifica en el subpárrafo (Uno) del Párrafo NOVE-  
amount of the note as specified in subparagraph (one) of paragraph NINTH-----

NO con sus intereses al tipo estipulado y para asegurar el pronto pago de dicho  
hereof, with interest at the rate stipulated, and to secure prompt payment of the-----

pagaré, su renovación cualquier convenio contenido en el mismo, o extensión y  
note and any renewals and extensions thereof and any agreements contained therein,-----

(b) en todo tiempo que el pagaré sea poseído por el prestamista asegurado en garan-  
(b) at all times when the note is held by an insured lender, in guarantee-----

tía de las sumas especificadas en el subpárrafo (Dos) del párrafo NOVENO aquí  
of the amounts specified in subparagraph 2Two of paragraph NINTH hereof-----

consignado para garantizar el cumplimiento del convenio del deudor hipotecario  
for securing the performance of the mortgagor's agreement-----

de indemnizar y conservar libre al acreedor hipotecario contra pérdidas bajo el en-  
herein to indemnify and save harmless the mortgagee against loss under its-----

doso de seguro por razón de incumplimiento del deudor hipotecario y (c) en cual-  
insurance endorsements by reason of any default by the mortgagor, and (c) in any-----

quier caso y en todo tiempo en garantía de las sumas adicionales consignadas en el  
event and at all times whatsoever, in guarantee of the additional amounts specified in-----



*[Handwritten signature]*



subpárrafo (Tres) del párrafo NOVENO de este instrumento y para asegurar el  
 subparagraph (Three) of paragraph NINTH hereof, and to secure the-----

cumplimiento de todos y cada uno de los convenios y del deudor hipotecario aquí  
 performance of every covenant and agreement of the mortgagor-----

contenidos o en cualquier otro convenio suplementario, el deudor hipotecario por  
 contained herein or in any supplementary agreement, the mortgagor-----

la presente constituye hipoteca voluntaria a favor del acreedor hipotecario sobre  
 hereby constitutes a voluntary mortgage in favor of the mortgagee on-----

los bienes descritos en el párrafo UNDECIMO más adelante, así como sobre los  
 the property described in paragraph ELEVENTH hereof, together with all rights,-----

derechos, intereses servidumbres, derechos hereditarios, adhesiones pertenecientes  
 interests easements, hereditaments and appurtenances therein belonging,-----

y los mismos, toda renta, créditos, beneficios de los mismos, y todo producto e  
 the rents, issues and profits thereof and revenues and-----

ingreso de los mismos, toda mejora o propiedad personal en el presente o que en  
 income therefrom, all improvements and personal property now or-----

el futuro se adhiera o que sean razonablemente necesarias para el uso de los mismos,  
 later attached thereto or reasonably necessary to the use thereof,-----

sobre las aguas, los derechos de agua o acciones en los mismos, pertenecientes a  
 all water, water rights and shares in the same pertaining to-----

las fincas o a todo pago que en cualquier tiempo se adeude al deudor hipotecario  
 the farms and all payments at any time owing to the mortgagor-----

por virtud de la venta, arrendamiento, transferencia, enajenación o expropiación  
 by virtue of any sale, lease, transfer, conveyance or total or-----

total o parcial de o por daños a cualquier parte de las mismas o a los intereses sobre  
 partial condemnation of or injury to any part thereof or interest-----

ellas, siendo entendido que este gravamen quedará en toda su fuerza y vigor hasta  
 therein, it being understood that this lien will continue in full force and effect until-----

que las cantidades especificadas en el párrafo NOVENO con sus intereses antes y  
 all amounts as specified in paragraph NINTH hereof, with interest before and-----

después del vencimiento hasta que los mismos hayan sido pagados en su totalidad.  
 after maturity until paid, have been paid in full,-----

En caso de ejecución, los bienes responderán del pago del principal, los intereses  
 In case of foreclosure, the property will be answerable for the payment of the principal, interest-----

antes y después de vencimiento, hasta su total solvento, pérdida sufrida por el acree-  
 thereon before and after maturity until paid, losses sustained by the-----

dor hipotecario como asegurador del pagaré, contribuciones, prima de seguro o cual-  
 mortgagee as insurer of the note, taxes, insurance premiums, and-----

quier otro desembolso, o adelanto por el acreedor hipotecario por cuenta del deudor  
 other disbursements and advances by the mortgagee for the mortgagor's account-----

hipotecario con sus intereses hasta que sean pagados al acreedor hipotecario, costas,  
 with interest until repaid to the mortgagee, costs, expenses and-----

gastos y honorarios de abogado del acreedor hipotecario, toda extensión o reno-  
 attorney's fees of the mortgagee all extensions and renewals of any of-----

vación de dichas obligaciones con intereses sobre todas y todo otro cargo o suma  
 said obligations, with interest on all and all other charges and additional-----

adicional especificada en el párrafo NOVENO de este documento.  
 amounts as specified in paragraph NINTH hereof,-----

SEXTO: El deudor hipotecario expresamente conviene lo siguiente:-----  
 SIXTH: That the mortgagor specifically agrees as follows:-----

(Uno) Pagar al acreedor hipotecario prontamente a su vencimiento cualquier deuda  
 (One) To pay promptly when due any indebtedness-----



FmHA 427-1(S) PR  
10-82)

aquí garantizada e indemnizar y conservar libre de pérdida al acreedor hipotecario  
to the mortgagee hereby secured and to indemnify and save harmless the mortgagee against any

bajo el seguro del pago del pagaré por incumplimiento del deudor hipotecario.  
loss under its insurance of payment of the note by reason of any default by the mortgagor.

En todo tiempo cuando el pagaré sea poseído por el prestamista asegurado, el  
At all times when the note is held by an insured lender, the

deudor hipotecario continuará haciendo los pagos contra dicho pagaré al acreedor  
mortgagor shall continue to make payments on the note to the mortgagee,

hipotecario como agente cobrador del tenedor del mismo.  
as collection agent for the holder.

(Dos) A pagar al acreedor hipotecario una cuota inicial por inspección y tasación  
(Two) To pay to the Mortgagee any initial fees for inspection and appraisal

y cualquier cargo por delincuencia requerido en el presente o en el futuro por los  
and any delinquency charges, now or hereafter required by

reglamentos de la Administración de Hogares de Agricultores.  
regulations of the Farmer's Home Administration.

(Tres) En todo tiempo cuando el pagaré sea poseído por un prestamista asegu-  
(Three) At all times when the note is held by an insured lender,

rado, cualquier suma adeudada y no pagada bajo los términos del pagaré, menos  
any amount due and unpaid under the terms of the note, less

la cantidad o carga anual, podrá ser pagada por el acreedor hipotecario al tenedor  
the amount of the annual charge, may be paid by the mortgagee to the holder

del pagaré bajo los términos provistos en el pagaré y en el endoso de seguro referido  
of the note to the extent provided in the insurance endorsement

en el párrafo CUARTO anterior por cuenta del deudor hipotecario.  
referred to in paragraph FOURTH hereof for the account of the mortgagor.

Cualquier suma vencida y no pagada bajo los términos del pagaré, sea éste poseído  
Any amount due and unpaid under the terms of the note, whether it is held

por el acreedor hipotecario o por el prestamista asegurado, podrá ser acreditada  
by the mortgagee or by an insured lender, may be credited

por el acreedor hipotecario al pagaré y en su consecuencia constituirá un adelanto  
by the mortgagee on the note and thereupon shall constitute an advance

por el acreedor hipotecario por cuenta del deudor hipotecario.  
by the mortgagee for the account of the mortgagor.

Cualquier adelanto por el acreedor hipotecario tal como se describe en este sub-  
Any advance by the mortgagee as described in this

párrafo devengará intereses a razón del TRES Y TRES CUARTO  
subparagraph shall bear interest at the rate of THREE AND THREE QUARTER

por ciento (3.75 %) per cent (3.75 %)

anual a partir de la fecha en que venció el pago hasta la fecha en que el deudor  
per annum from the date on which the amount of the advance was due to the date of payment

hipotecario lo satisfaga.  
to the mortgagee.

(Cuatro) Fuere o no el pagaré asegurado por el acreedor hipotecario, cualquier  
(Four) Whether or not the note is insured by the mortgagee, any

o todo adelanto hecho por el acreedor hipotecario para prima de seguro, repa-  
and all amount advanced by the mortgagee for property insurance premiums, repairs,

raiones, gravámenes u otra reclamación en protección de los bienes hipoteca-  
liens and other claims, for the protection of the mortgaged property,

dos o para contribuciones o impuestos u otro gasto similar por razón de haber  
or for taxes or assessments or other similar charges by reason of the





el deudor hipotecario dejado de pagar por los mismos, devengará intereses a razón  
 mortgagor's failure to pay the same, shall bear interest at the rate-----

del tipo estipulado en el subpárrafo anterior desde la fecha de dichos adelantos  
 stated in the next preceding subparagraph from the date of the advance-----

hasta que los mismos sean satisfechos por el deudor hipotecario.  
 until repaid to the mortgagee-----

(Cinco) Todo adelanto hecho por el acreedor hipotecario descrito en esta hipoteca con sus intereses vencerá inmediatamente y será pagadero por el deudor hipotecario al acreedor hipotecario sin necesidad de requerimiento alguno en el sitio designado en el pagaré y será garantizado por la presente hipoteca. Ningún adelanto hecho por el acreedor hipotecario no relevará al deudor hipotecario de su obligación del convenio de pagar. Dichos adelantos, con sus intereses, se reembolsarán de los primeros pagos recibidos del deudor hipotecario. Si no hubieren adelantos, todo pago verificado por el deudor hipotecario podrá ser aplicado al pagaré o a cualquier otra deuda del deudor hipotecario aquí garantizada en el orden que el acreedor hipotecario determinare.  
 (Five) All advances made by mortgagee as described in this mortgage, with interest, shall be immediately due and payable by the mortgagor to mortgagee without demand at the place designated in the note and shall be guaranteed hereby. No such advance by mortgagee shall relieve the mortgagor from breach of his covenant to pay. Such advances, with interest shall be repaid from the first available collections received from mortgagor. Otherwise, any payments payment made by mortgagor may be applied on the note or any indebtedness to mortgagee secured hereby, in any order mortgagee determines-----

(Seis) Usar el importe del préstamo evidenciado por el pagaré únicamente para los propósitos autorizados por el acreedor hipotecario.  
 (Six) To use the loan evidenced by the note solely for purposes authorized by mortgagee-----

(Siete) A pagar a su vencimiento las contribuciones, impuestos especiales, gravámenes y cargas que graven los bienes o los derechos o intereses del deudor hipotecario bajo los términos de esta hipoteca.  
 (Seven) To pay when due all taxes, special assessments, liens and charges encumbering the property or the right or interest of mortgagee under the terms of this mortgage-----

(Ocho) Obtener y mantener seguro contra incendio y otros riesgos según requiera el acreedor hipotecario sobre los edificios y las mejoras existentes en los bienes o cualquier otra mejora introducida en el futuro. El seguro contra fuego y otros riesgos serán en la forma y por las cantidades, términos y condiciones que aprobare el acreedor hipotecario.  
 (Eight) To procure and maintain insurance against fire and other hazards as required by mortgagee on all existing buildings and improvements on the property and on any buildings and improvements put there on in the future. The insurance against fire and other hazards will be in the form and amount and on terms and conditions approved by mortgagee-----

(Nueve) Conservar los bienes en buenas condiciones y prontamente verificar las reparaciones necesarias para la conservación de los bienes; no cometerá ni permitirá que se cometa ningún deterioro de los bienes; ni removerá ni demolerá  
 (Nine) To keep the property in good condition and promptly make all necessary repairs for the conservation of the property; he will not commit nor permit to be committed any deterioration of the property; he will not remove nor demolish



Forma FMHA 427-1(S) PR  
(Rev. 10-82)

ningún edificio o mejora en los bienes, ni cortará ni removerá madera de la finca.  
any building or improvement on the property; nor will he cut or remove wood from the farm

ni removerá ni permitirá que se remueva grava, arena, aceite, gas, carbón u otros  
nor remove nor permit to be removed gravel, sand, oil, gas, coal, or other

minerales sin el consentimiento del acreedor hipotecario y prontamente llevará  
minerals without the consent of mortgagee, and will promptly carry out

a efecto las reparaciones en los bienes que el acreedor hipotecario requiera de tiempo  
the repairs on the property that the mortgagee may request from time

en tiempo. El deudor hipotecario cumplirá con aquellas prácticas de conservación  
to time. Mortgagor shall comply with such farm conservation practices

de suelo y los planes de la finca y del hogar que el acreedor hipotecario de tiempo en  
and farm and home management plans as mortgagee from time to

tiempo pueda prescribir.  
time may prescribe.

(Diez) Si esta hipoteca se otorga para un préstamo a dueño de finca según se iden-  
(Ten) If this mortgage is given for a loan to a farm owner as identified

tifica en los reglamentos de la Administración de Hogares de Agricultores, el deudor  
in the regulations of the Farmers Home Administration, mortgagor

hipotecario personalmente operará los bienes por sí y por medio de su familia como  
will personally operate the property with his own and his family labor as a farm and for no other

una finca y para ningún otro propósito y no arrendará la finca ni parte de ella a  
purpose and will not lease the farm or any part of it

menos que el acreedor hipotecario consienta por escrito en otro método de opera-  
unless mortgagee agrees in writing to any other method of operation

ción o al arrendamiento.  
or lease.

(Once) Someterá en la forma y manera que el acreedor hipotecario requiera la  
(Eleven) To submit in the form and manner mortgagee may require

información de sus ingresos y gastos y cualquier otra información relacionada con,  
information as to his income and expenses and any other information in regard to the

la operación de los bienes y cumplirá con todas las leyes, ordenanzas y reglamentos  
operation of the property, and to comply with all laws, ordinances, and regulations

que afecten los bienes o su uso.  
affecting the property or its use.

(Doce) El acreedor hipotecario, sus agentes y abogados, tendrán en todo tiempo el  
(Twelve) Mortgagee, its agents and attorneys, shall have the right at all reasonable times

derecho de inspeccionar y examinar los bienes con el fin de determinar si la garantía  
to inspect and examine the property for the purpose of ascertaining whether or not

otorgada está siendo mermada o deteriorada y si dicho examen o inspección deter-  
the security given is being lessened or impaired, and if such inspection or examination shall

minare, a juicio del acreedor hipotecario, que la garantía otorgada está siendo mer-  
disclose, in the judgment of mortgagee, that the security given is being lessened

mada o deteriorada, tal condición se considerará como una violación por parte del  
or impaired, such condition shall be deemed a breach by the

deudor hipotecario de los convenios de esta hipoteca.  
mortgagor of the covenants of this mortgage.

(Trece) Si cualquier otra persona detentare con o impugnare el derecho de posesión  
(Thirteen) If any other person interferes with or contests the right of possession

del deudor hipotecario a los bienes, el deudor hipotecario inmediatamente notificará  
of the mortgagor to the property, the mortgagor will immediately notify

al acreedor hipotecario de dicha acción y el acreedor hipotecario, a su opción,  
mortgagee of such action, and mortgagee at its option



odrá instituir aquellos procedimientos que fueren necesarios en defensa de sus  
 may institute the necessary proceedings in defense of its-----

tereses y los gastos y desembolsos incurrido por el acreedor hipotecario en dichos  
 interest, and any costs or expenditures incurred by mortgagee by said-----

rocedimientos, serán cargados a la deuda del deudor hipotecario y se considerarán  
 proceedings will be charged to the mortgage debt and considered-----

arantizados por esta hipoteca dentro del crédito adicional de la cláusula hipotecaria  
 this mortgage within the additional credit of the mortgage clause-----

ara adelantos, gastos y otros pagos.-----  
 or advances, expenditures and other payments.-----

otorec) Si el deudor hipotecario en cualquier tiempo mientras estuviere vigente  
 fourteen) If the mortgagor at any time while this mortgage remains in effect-----

ta hipoteca, abandonare los bienes o voluntariamente se los entregase al acrec-  
 could abandon the property or voluntarily deliver it to mortgagee,-----

re hipotecario, el acreedor hipotecario es por la presente autorizado y con pode-  
 mortgagee is hereby authorized and empowered-----

s para tomar posesión de los bienes, arrendarlos y administrar los bienes y cobrar  
 to take possession of the property, to rent and administer the same and collect-----

as rentas, beneficios e ingresos de los mismos y aplicarlos en primer término a los  
 the rents, benefits, and income from the same and apply them first to the-----

astos de cobro y administración y en segundo término al pago de la deuda eviden-  
 costs of collection and administration and secondly to the payment of the debt evidenced-----

ada por el pagaré o cualquier otra deuda del deudor hipotecario y aquí garantizada,  
 by the note or any indebtedness to mortgagee hereby guaranteed,-----

a el orden y manera que el acreedor hipotecario determinare.-----  
 at whatever order and manner mortgagee may determine.-----

quince) En cualquier tiempo que el acreedor hipotecario determinare que el deudor  
 fifteen) At any time that mortgagee determines that mortgagor-----

ipotecario puede obtener un préstamo de una asociación de crédito para produc-  
 y he able to obtain a loan from a credit association for production-----

on, de un Banco Federal u otra fuente responsable, cooperativa o privada, a un  
 Federal Bank or other responsible source, cooperative or private, at a-----

po de interés y términos razonables para préstamos por tiempo y propósitos  
 rate of interest and reasonable periods of time and purposes,-----

milares, el deudor hipotecario, a requerimiento del acreedor hipotecario, solicitará  
 mortgagor, at mortgagee's request will apply for and accept-----

ceptará dicho préstamo en cantidad suficiente para pagar por las acciones nece-  
 said loan in sufficient amount to pay the note and any other indebtedness secured hereby and to-----

as en la agencia cooperativa en relación con dicho préstamo.-----  
 purchase any necessary shares of stock in the cooperative agency in regard to said loan.-----

dieciséis) El incumplimiento de cualesquiera de las obligaciones garantizadas  
 sixteen) Should default occur in the performance or discharge of any obligation secured-----

esta hipoteca, o si el deudor hipotecario o cualquier otra persona incluida como  
 this mortgage, or should mortgagor, or any one of the persons herein called-----

udor hipotecario faltare en el pago de cualquier cantidad o violare o no cumpliere  
 mortgagor, default in the payment of any amounts or violate or fail to comply-----

n cualquier cláusula, condición, estipulación o convenio o acuerdo aquí contenido  
 in any clause, condition, stipulation, covenant, or agreement contained herein,-----

en cualquier convenio suplementario, o falleciere o se declarare o fuere declarado  
 in any supplementary agreement, or die or be declared an-----

ompetente, en quiebra, insolvente o hiciere una cesión en beneficio de sus acree-  
 incompetent, a bankrupt, or an insolvent, or make an assignment for the benefit of-----



Forma CMHA 427-1(S) PR  
(Rev. 10-82)

dores, o los bienes o parte de ellos o cualquier interés en los mismos fueren cedidos, creditors, or should the property or any part thereof or interest therein be assigned,-----

vendidos, arrendados, transferidos o gravados voluntariamente o de otro modo, sold, leased, transferred, conveyed, or encumbered, voluntarily or otherwise,-----

sin el consentimiento por escrito del acreedor hipotecario, el acreedor hipotecario es without the written consent of mortgagee, mortgagee is-----

irrevocablemente autorizado y con poderes, a su opción y sin notificación: (Uno) a irrevocably authorized and empowered, at its option, and without notice: (One) to-----

declarar toda deuda no pagada bajo los términos del pagaré o cualquier otra deuda declare all amounts unpaid under the note, and any indebtedness-----

al acreedor hipotecario aquí garantizada, inmediatamente vencida y pagadera y to the mortgagee secured hereby, immediately due and payable and-----

proceder a su ejecución de acuerdo con la ley y los términos de la misma; (Dos) to foreclose this mortgage in accordance with law and the provisions hereof; (Two)-----

incurrir y pagar los gastos razonables para la reparación o mantenimiento de los to incur and pay reasonable expenses for the repair and maintenance of the-----

bienes y cualquier gasto u obligación que el deudor hipotecario no pagó según se property and any expenses and obligations that mortgagor did not pay as-----

conviniere en esta hipoteca, incluyendo las contribuciones, impuestos, prima de agreed in this mortgage, including taxes, assessments, insurance premium,-----

seguro y cualquier otro pago o gasto para la protección y conservación de los bienes and any other expenses or costs for the protection and preservation of the property-----

y de esta hipoteca o incumplimiento de cualquier precepto de esta hipoteca y (Tres) and this mortgage, or for compliance with any of the provisions of this mortgage; and (Three)-----

de solicitar la protección de la ley.----- request the protection of the law,-----

(Diecisiete) El deudor hipotecario pagará o reembolsará al acreedor hipotecario (Seventeen) Mortgagor will pay, or reimburse mortgagee-----

todos los gastos necesarios para el fiel cumplimiento de los convenios y acuerdos for all necessary expenses for the fulfillment of the covenants and agreements-----

de esta hipoteca, los del pagaré y en cualquier otro convenio suplementario, in- of this mortgage and of the note and of any supplementary agreement, including-----

cluyendo los gastos de mensura, evidencia de título, costas, inscripción y hono- the costs of survey, evidence of title, court costs, recordation fee and-----

rarlos de abogado.----- attorney's fees,-----

(Dieciocho) Sin afectar en forma alguna los derechos del acreedor a requerir y (Eighteen) Without in any manner affecting the right of the mortgagee to require and-----

hacer cumplir en una fecha subsiguiente a los mismos los convenios, acuerdos u enforce performance at a subsequent date of the same, similar or other covenant, agreement-----

obligaciones aquí contenidos o similares u otros convenios, y sin afectar la respon- obligation herein set forth, and without affecting the liability-----

sabilidad de cualquier persona para el pago del pagaré o cualquier otra deuda aquí of any person for payment of the note or any indebtedness-----

garantizada y sin afectar el gravamen impuesto sobre los bienes o la prioridad del retained hereby, and without affecting the lien created upon said property or the priority of-----

gravamen, el acreedor hipotecario es por la presente autorizado y con poder en said lien, the mortgagee is hereby authorized and empowered at-----

cualquier tiempo (Uno) renunciar el cumplimiento de cualquier convenio u obli- any time (one) waive the performance of any covenant or obligation-----

gación aquí contenida o en el pagaré o en cualquier convenio suplementario (Dos) contained herein or in the note or any supplementary agreement; (two)-----



negociar con el deudor hipotecario o conceder al deudor hipotecario cualquier  
deal in any way with mortgagor or grant to mortgagor any

indulgencia o tolerancia o extensión de tiempo para el pago del pagaré (con el  
indulgence or forbearance or extension of the time for payment of the note (with the

consentimiento del tenedor de dicho pagaré cuando esté en manos de un presta-  
consent of the holder of the note when it is held by

mista asegurado) o para el pago de cualquier deuda a favor del acreedor hipoteca-  
an insured lender) or for payment of any indebtedness to mortgagee

rio, y aquí garantizada; o (Tres) otorgar y entregar cancelaciones parciales de cual-  
hereby secured; or (three) execute and deliver partial releases of any

quier parte de los bienes de la hipoteca aquí constituida u otorgar diferimiento o  
part of said property from the lien hereby created or grant deferment or

postergación de esta hipoteca a favor de cualquier otro gravamen constituido sobre  
postponement of this mortgage to any other lien over

dichos bienes.  
said property.

(Diecinueve) Todos los derechos, título e interés en y sobre la presente hipoteca,  
(Nineteen) All right, title and interest in or to this mortgage,

incluyendo pero no limitando el poder de otorgar consentimientos, cancelaciones  
including but not limited to the power to grant consents, partial releases,

parciales, subordinación, cancelación total, radica sola y exclusivamente en el  
subordinations, and satisfaction, shall be vested solely and exclusively in

acreedor hipotecario y ningún prestamista asegurado tendrá derecho, título o in-  
mortgagee, and no insured lender shall have any right, title or interest

terés alguno en o sobre el gravamen y los beneficios aquí contenidos.  
in or to the lien or any benefits herein contained.

(Veinte) El incumplimiento de esta hipoteca constituirá incumplimiento de cuales-  
(Twenty) Default hereunder shall constitute default under any

quiera otra hipoteca, préstamo refaccionario, o hipoteca de bienes muebles poseída  
other real estate or crop or chattel mortgage held

o asegurada por el acreedor hipotecario y otorgada o asumida por el deudor hipo-  
or insured by mortgagee and executed or assumed by mortgagor,

tecario; y el incumplimiento de cualesquiera de dichos instrumentos de garantía  
and default under any such other security instrument shall

constituirá incumplimiento de esta hipoteca.  
constitute default hereunder.

(Veintiuno) Todo aviso que haya de darse bajo los términos de esta hipoteca será  
(Twenty-One) All notices to be given under this mortgage shall

remitido por correo certificado a menos que se disponga lo contrario por ley, y  
be sent by certified mail unless otherwise required by law,

será dirigido hasta tanto otra dirección sea designada en un aviso dado al efecto,  
and shall be addressed until some other address is designated in a notice so given,

en el caso del acreedor hipotecario a Administración de Hogares de Agricultores,  
in the case of mortgagee to Farmers Home Administration,

Departamento de Agricultura de Estados Unidos, San Juan, Puerto Rico, y en el  
United States Department of Agriculture, San Juan, Puerto Rico, and in the

caso del deudor hipotecario, a él a la dirección postal de su residencia según se  
case of mortgagor to him at the post office address of his residence as stated

especifica más adelante.  
hereinafter.

(Veintidos) El deudor hipotecario por la presente cede al acreedor hipotecario  
(Twenty-Two) Mortgagor by these presents grants to mortgagee





Rev. 10-82)

el importe de cualquier sentencia obtenida por expropiación forzosa para uso  
the amount of any judgment obtained by reason of condemnation proceedings for public

público de los bienes o parte de ellos así como también el importe de la sentencia  
use of the property or any part thereof as well as the amount of any judgment

por daños causados a los bienes. El acreedor hipotecario aplicará el importe así  
for damages caused to the property. The mortgagee will apply the amount so

recibido al pago de los gastos en que incurriere en su cobro y el balance al pago del  
received to the payment of costs incurred in its collection and the balance to the payment

pagaré y cualquier cantidad adeudada al acreedor hipotecario garantizada por esta  
of the note and any indebtedness to the mortgagee secured by this

hipoteca, y si hubiere algún sobrante, se reembolsará al deudor hipotecario.  
mortgage, and if any amount then remains, will pay such amount to mortgagor.

SEPTIMO: Para que sirva de tipo a la primera subasta que deberá celebrarse en caso  
SEVENTH: That for the purpose of the first sale to be held in case

de ejecución de esta hipoteca, de conformidad con la ley hipotecaria, según enmen-  
of foreclosure of this mortgage, in conformity with the mortgage law, as amended,

dada, el deudor hipotecario por la presente tasa los bienes hipotecados en la suma  
mortgagor does hereby appraise the mortgaged property in the amount

de CIENTO NOVENTA Y NUEVE MIL TREINTA DOLARES (\$199,030.00).  
of ONE HUNDRED NINETY NINE THOUSAND AND THIRTY DOLLARS (\$199,030.00).

OCTAVO: El deudor hipotecario por la presente renuncia al trámite de requeri-  
EIGHTH: Mortgagor hereby waives the requirement of law and agrees to be

miento y se considerará en mora sin necesidad de notificación alguna por parte  
considered in default without the necessity of any notification of default or demand for pay-

del acreedor hipotecario. Esta hipoteca está sujeta a los reglamentos de la Ad-  
ment on the part of mortgagee. This mortgage is subject to the rules and regulations of the

ministración de Hogares de Agricultores ahora en vigor y a futuros reglamentos,  
Farmers Home Administration now in effect, and to its future regulations

no inconsistentes con los términos de esta hipoteca, así como también sujeta a  
not inconsistent with the provisions of this mortgage, as well as to the

las leyes del Congreso de Estados Unidos de America que autorizan la asignación  
laws of the Congress of the United States of America authorizing the making and

y aseguramiento del préstamo antes mencionado.  
insuring of the loan hereinbefore mentioned.

NOVENO: Las cantidades garantizadas por esta hipoteca son las siguientes:  
NINTH: The amounts guaranteed by this mortgage are as follows:

Una. En todo tiempo cuando el pagaré relacionado en el párrafo TERCERO de  
One. At all times when the note mentioned in paragraph THIRD of

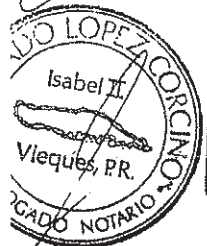
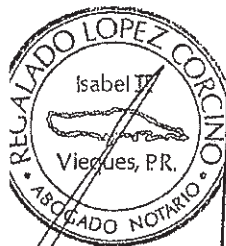
esta hipoteca sea poseído por el acreedor hipotecario o en caso que el acreedor  
this mortgage is held by mortgagee, or in the event mortgagee

hipotecario cedere esta hipoteca sin asegurar el pagaré CIENTO NOVENTA Y  
should assign this mortgage without insurance of the note, ONE HUNDRED NINETY NINE

NUEVE MIL TREINTA DOLARES DOLARES (\$199,030.00)  
THOUSAND AND THIRTY DOLLARS DOLLARS (\$199,030.00)

el principal de dicho pagaré, con sus intereses según estipulados a razón del TRES  
the principal amount of said note, together with interest as stipulated therein at the rate of THREE

Y TRES CUARTO por ciento (3.75 % anual;  
AND THREE QUARTER per cent (3.75 % per annum;



Dos. En todo tiempo cuando el pagaré es poseído por un prestamista asegurado:  
Two. At all times when said note is held by an insured lender:

(A) CIENTO NOVENTA Y NUEVE MIL TREINTA DOLARES  
(A) ONE HUNDRED NINETY NINE THOUSAND AND THIRTY DOLLARS

DOLARES (\$ 199,030.00).--  
DOLLARS (\$ 199,030.00).--

para indemnizar al acreedor hipotecario por adelantos al prestamista asegurado  
for indemnifying the mortgagee for advances to the insured lender

por motivo del incumplimiento del deudor hipotecario de pagar los plazos según  
by reason of mortgagor's failure to pay the installments as

se especifica en el pagaré, con intereses según se especifica en el párrafo SEXTO,  
specified in the note, with interest as stated in paragraph SIXTH,

Tercero:  
Three:

(B) DOSCIENTOS NOVENTA Y OCHO MIL QUINIENTOS CUARENTA Y CINCO  
(B) TWO HUNDRED NINETY EIGHT THOUSAND FIVE HUNDRED FORTY FIVE

DOLARES (\$ 298,545.00).--  
DOLLARS (\$ 298,545.00).--

para indemnizar al acreedor hipotecario además contra cualquier pérdida que pueda  
for indemnifying the mortgagee further against any loss it might

sufrir bajo su seguro de pago del pagaré.  
sustain under its insurance of payment of the note;

Tres. En cualquier caso y en todo tiempo;  
Three. In any event and at all times whatsoever:

(A) SETENTA Y NUEVE MIL SEISCIENTOS DOCE DOLARES  
(A) SEVENTY NINE THOUSAND SIX HUNDRED AND TWELVE DOLLARS

(\$79,612.00) para intereses después de mora:  
(\$79,612.00) for default interest;

(B) TREINTA Y NUEVE MIL OCHOCIENTOS SEIS DOLARES  
(B) THIRTY NINE THOUSAND EIGHT HUNDRED AND SIX DOLLARS

(\$39,806.00) para contribuciones, seguro y otros adelantos para la con-  
(\$39,806.00) for taxes, insurance and other advances for the preservation,

servación y protección de esta hipoteca, con intereses al tipo estipulado en el párrafo  
and protection of this mortgage, with interest at the rate stated in paragraph

SEXTO, Tercero:  
SIXTH, Three:

(C) DIECINUEVE MIL NOVECIENTOS TRES DOLARES  
(C) NINETEEN THOUSAND NINE HUNDRED AND THREE DOLLARS

(\$19,903.00) para costas, gastos y honorarios de abogado en caso  
(\$19,903.00) for costs, expenses and attorney's fees in case

de ejecución;  
of foreclosure:

(D) DIECINUEVE MIL NOVECIENTOS TRES DOLARES  
(D) NINETEEN THOUSAND NINE HUNDRED AND THREE DOLLARS

(\$19,903.00) para costas y gastos que incurriere el acreedor hipoteca-  
(\$19,903.00) for costs and expenditures incurred by the mortgagee in

procedimientos para defender sus intereses contra cualquier persona que inter-  
proceedings to defend its interests against any other person interfering with

venga o impugne el derecho de posesión del deudor hipotecario a los bienes según  
or contesting the right of possession of mortgagor to the property as

se consigna en el párrafo SEXTO, Trece.  
provided in paragraph (SIXTH, Thirteen.



Forma FmHA 427-1(S) PR  
(Rev. 10-82)

DECIMO: Que el (los) pagaré(s) a que se hace referencia en el párrafo TERCERO  
TENTH: That the note(s) referred to in paragraph THIRD-----

de esta hipoteca es (son) descrito(s) como sigue:-----  
of this mortgage is(are) described as follows:-----

"Pagaré otorgado en el caso número 63-05-584564729-----  
"Promissory note executed in case number 63-05-584564729-----

----- fechado el día Primero-----  
----- dated the on the First-----

(1ero)----- de julio----- de mil novecientos-----  
(1st.)----- day of July----- nineteen hundred and Ninety-----

Noventa y Siete (1997),----- por la suma de CIENTO NOVENTA Y NUEVE-----  
Seven (1997)----- in the amount of ONE HUNDRED NINETY NINE-----

MIL TREINTA (\$199,030.00)----- dólares de principal más  
THOUSAND AND THIRTY DOLLARS (\$199,030.00)----- of principal plus-----

intereses sobre el balance del principal adeudado a razón del TRES Y TRES CUARTO  
interest over the unpaid balance at the rate of THREE AND THREE QUARTER-----

----- (----- 3.75% ) por ciento anual,  
----- 3.75% ) percent per annum,

hasta tanto su principal sea totalmente satisfecho según los términos, plazos, condi-  
until the principal is totally paid according to the terms, installments,-----

ciones y estipulaciones contenida en dicho pagaré y según acordados y convenidos  
conditions and stipulation contained in the promissory note and as agreed-----

entre el Prestatario y el Gobierno; excepto el pago final del total de la deuda aquí  
between the borrower and the Government, except that the final installment of the-----

representada, de no haber sido satisfecho con anterioridad, vencerá y será pagadero  
entire debt herein evidenced, if not sooner paid, will be due-----

a los VEINTE (20)-----  
and payable TWENTY (20)-----

años de la fecha de este pagaré-----  
years from the date of this promissory note-----

Dicho pagaré ha sido otorgado como evidencia de un préstamo concedido por el  
Said promissory note is given as evidence of a loan made by the-----

Gobierno al Prestatario de conformidad con la Ley del Congreso de los Estados  
Government to the borrower pursuant to the law of the Congress of the United-----

Unidos de América denominada "Consolidated Farm and Rural Development Act  
States of America known as "Consolidated Farm and Rural Development Act-----

of 1961" o de conformidad con el "Title V of the Housing Act of 1949", según  
of 1961" or pursuant to "Title V of the Housing Act of 1949, as-----

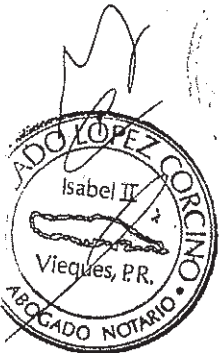
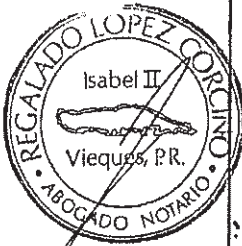
han sido enmendadas y está sujeto a los presentes reglamentos de la Administración  
amended, and is subject to the present regulations of the Farmers-----

de Hogares de Agricultores y a los futuros reglamentos no inconsistentes con dicha  
Home Administration and to its future regulations not inconsistent with the-----

Ley. De cuya descripción, yo, el Notario Autorizante, DOY FE,-----  
express provision thereof, Of which description I, the authorizing Notary, GIVE FAITH,-----

UNDECIMO: Que la propiedad objeto de la presente escritura y sobre la que se  
ELEVENTH: That the property object of this deed and over which-----

constituye Hipoteca Voluntaria, se describe como sigue:-----  
voluntary mortgage is constituted, is described as follows:-----





---RURAL: Property comprised of TWENTY POINT EIGHTEEN FIFTY TWO CUERDAS (20.1852 cdas.) which are located in the Matón Arriba Ward of the Municipality of Cayey, Puerto Rico and whose boundaries are the following: on the NORTH, with Brook and Mr. Luis Pérez; on the SOUTH, with path; on the EAST, with Property Number six; and on the WEST, with Property Number Nine.-----  
-----  
-----

Borrower acquired the described property by  
--- PURCHASE--- pursuant to Deed Number Thirty One (31) dated February twenty fifth (25<sup>th</sup>) of Nineteen Hundred and Ninety Four (1884), executed in the city of San Juan, Puerto Rico before Notary José Antonio Rivera Torres.-----

Said property is recorded at page 221 of Book 463, Cayey, Farm Number 19,580, Registry of Property, Section of Caguas.-----

TWELFTH: The parties appearing in the present deed as Mortgagors are Mr. RENATO LOPEZ FUENTES, Social Security Number [REDACTED] and Mrs. ANA COLON RODRIGUEZ, Social Security Number [REDACTED], of legal age, married to each other, property owners and residents of Río Piedras, Puerto Rico, whose postal address is: PO BOX 1668, CAYEY PR 00737.---

THIRTEENTH: The proceeds of the loan herein guaranteed was used or will be used-----

I hereby certify the true and correct translation from its original. *Aida Torres*  
AIDA TORRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED STATES COURT. *2/10/09*

---RUSTICA: Finca compuesta de VEINTE PUNTO DIECIOCHO CINCUENTA-  
Y DOS CUERDAS (20.1852 cds.), la cual ubica en el Barrio Matón---  
Arriba, del Municipio de Cayey, Puerto Rico y cuyas colindancias---  
son las siguientes: por el NORTE, con Quebrada y don Luis Pérez;---  
por el SUR, con camino vecinal; por el ESTE, con la Finca Número---  
seis; y por el OESTE, con Finca Número Nueve.---

Adquirió el prestatario la descrita finca por COMPRA  
Borrower acquired the described property by PURCHASE

según consta de la Escritura Número Treinta y Uno (31)  
pursuant to Deed Number Thirty-One (31)

de fecha Veinticinco (25) de febrero de Mil Novecientos Noventa---  
dated February Twenty-fifth (25th) of Nineteen Hundred and Ninety-

y Cuatro (1994)  
Four (1994)

otorgada en la ciudad de San Juan, Puerto Rico  
executed in the city of San Juan, Puerto Rico

ante el Notario José Antonio Rivera Torres.  
before Notary José Antonio Rivera Torres.

Dicha propiedad se encuentra inscrita al Folio 221 del Tomo 463,  
Said property is recorded at Page 221 of the Book 463, Cayey,

Cayey, Finca Número 19,580, Registro de la Propiedad, Sección de--  
Farm Number 19,580, Registry of Property, Section of--

Caguas.  
Caguas.

DUODECIMO: Que comparecen en la presente escritura como Deudores Hipote-  
TWELFTH: The parties appearing in the present deed as Mortgagors

carios Don RENATO LOPEZ FUENTES, con Número de Seguro Social  
are Doña ANA COLON RODRIGUEZ, con Número de Seguro Social  
ambos mayores de edad, casados entre sí, propietarios y  
y vecinos de Río Piedras, Puerto Rico.

cuya dirección postal es: P O BOX 1668  
whose postal address is: CAYEY PR 00737

DECIMO TERCERO: El importe del préstamo aquí consignado se usó ó será usado  
THIRTEENTH: The proceeds of the loan herein guaranteed was used or will be used



Forma FmHA 427-1(S) PR  
Rev. 10-82)

para fines agrícolas y la construcción y/o reparación y/o mejoras de las instalaciones  
for agricultural purposes and the construction and/or repair or improvement of the physical

físicas en la finca(s) descrita(s).  
installations on the described farm(s).

DECIMO CUARTO: El prestatario ocupará personalmente y usará cualquier estruc-  
FOURTEENTH: The borrower will personally occupy and use any structure

tura que haya sido construída, mejorada o comprada con el importe del préstamo  
constructed, improved or purchased with the proceeds of the loan

aquí garantizado y no arrendará o usará para otros fines dicha estructura a menos  
herein guaranteed and shall not lease or use for other purposes said structure unless

que el Gobierno lo consienta por escrito. La violación de esta cláusula como la  
the Government so consents in writing. Violation of this clause as well as

violación de cualquiera otro convenio o cláusula aquí contenida ocasionará el  
violation of any other agreement or clause herein contained will cause

vencimiento de la obligación como si todo el término hubiese transcurrido y en  
the debt to become due as if the whole term had elapsed and the

aptitud el Gobierno de declarar vencido o pagadero el préstamo y proceder a la  
Government at its option may declare due and payable the loan and proceed to

ejecución de la hipoteca.  
the foreclosure of the mortgage.

DECIMO QUINTO: Esta hipoteca se extiende expresamente a toda construcción  
FIFTEENTH: This mortgage expressly extends to all construction

o edificación existente en la(s) finca(s) antes descrita(s) y a toda mejora, construc-  
or building existing on the farm(s) hereinbefore described and all improvement,

ción o edificación que se construya en dicha finca(s) durante la vigencia del prés-  
construction or building constructed on said farm(s) while the

tamo hipotecario constituido a favor del Gobierno, verificada por los actuales  
mortgage loan constituted in favor of the Government is in effect, made by the present

dueños deudores o por sus cesionarios, o causahabientes.  
owners or by their assignees or successors.

DECIMO SEXTO: El deudor hipotecario por la presente renuncia mancomunada  
SIXTEENTH: The mortgagor by these presents hereby waives jointly and

y solidariamente por sí y a nombre de sus herederos causahabientes, sucesores o  
severally for himself and on behalf of his heirs, assignees, successors or

representantes a favor del acreedor (Administración de Hogares de Agricultores).  
representatives, in favor of mortgagee (Farmers Home Administration)

cualquier derecho de Hogar Seguro (Homestead) que en el present o en el futuro  
any Homestead right (Homestead) that presently or in the future

podría tener en la propiedad descrita en el párrafo undécimo y en los edificios  
he may have in the property described in paragraph eleventh and in the buildings

allí enclavados o que en el futuro fueran construídos; renuncia esta permitida  
thereon or which in the future may be constructed; this waiver being permitted

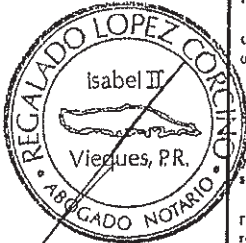
a favor de la Administración de Hogares de Agricultores por la Ley Número trece  
in favor of the Farmers Home Administration by Law Number Thirteen

(13) del veintiocho (28) de mayo de mil novecientos sesenta y nueve (1969) (31  
(13) of the twenty-eights of May, nineteen hundred sixty-nine (1969) (31

L.P.R.A. 1851)-  
L.P.R.A. 1851).

DECIMO SEPTIMO: El acreedor y el deudor hipotecario convienen en que cual  
SEVENTEENTH: Mortgagee and mortgagor agree that any

quier estufa, horno, calentador comprado o financiado total o parcialmente con  
stove, oven, water heater, purchased or financed completely or partially with



MY  
P.



fondos del préstamo aquí garantizado, se considerará e interpretará como parte  
funds of the loan herein guaranteed, will be considered and understood to form part

de la propiedad gravada por esta Hipoteca.  
of the property encumbered by this Mortgage.

DECIMO OCTAVO: El deudor hipotecario se compromete y se obliga a mudarse  
EIGHTEENTH: The mortgagor agrees and obligates himself to move

y a ocupar la propiedad objeto de esta escritura dentro de los próximos sesenta  
and occupy the property object of this deed within the following sixty

días a partir de la fecha de la inspección final; y en caso de circunstancias impre-  
days from the date of final inspection, and in the event of unforeseen circumstances

vistas fuera del control del deudor hipotecario que le impidiera mudarse, éste lo  
beyond his control which would impede him to do so, he will

notificará por escrito al Supervisor Local.  
notify it in writing to the County Supervisor.

DECIMO NOVENO: Toda mejora, construcción o edificación que se construya  
NINETEENTH: All improvement, construction or building constructed

en dicha finca durante la vigencia antes mencionada deberá ser construida previa-  
on said farm(s) during the term hereinbefore referred to, must be made with the previous

autorización por escrito del acreedor hipotecario conforme a los reglamentos pre-  
sent in writing of mortgagee in accordance with present regulations

sentes y aquellos futuros que se promulgaran de acuerdo a las leyes federales y  
or future ones that may be promulgated pursuant to the federal and

locales no inconsistentes o incompatibles con las leyes actuales que gobiernan  
local laws not inconsistent or incompatible with the present laws which govern

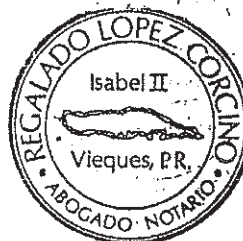
estos tipos de préstamos.  
these types of loans.

VIGESIMO: Este instrumento garantiza asimismo el rescate o recuperación de  
TWENTIETH: This instrument also secures the recapture of

cualquier crédito por intereses o subsidio que pueda otorgarse a los prestatarios  
any interest credit or subsidy which may be granted to the borrower(s) by the

por el Gobierno de acuerdo con las disposiciones del Título Cuarentidos del Código  
Government pursuant to Forty-Two

de Estados Unidos Sección Mil Cuatrocientos Noventa - a (42 U.S.C. 1490a)-  
U.S.C. Fourteen Ninety-a (42 U.S.C. 1490a)



----- ACCEPTANCE -----

The appearing party (parties) ACCEPT(s) this deed in the manner drawn once I, the authorizing Notary, have made to him (them) the pertinent legal warnings. So they say and execute before me, the authorizing Notary, the appearing party(parties) without demanding the presence of witnesses after waiving his (their) right to do so of which I advised him (them).-----

After this deed was read by the appearing party (parties), he(they) ratify its contents, place(s) his(their) initials on each of the folios of this deed including the last one, and all sign before me, the authorizing Notary who GIVES FAITH to everything contained in this deed.-----

S/Renato López Fuentes  
s/Ana Colón Rodríguez  
s/Regalado López Corcino

--- SIGNED; SEALED AND FLOURISHED  
BY REGALADO LOPEZ CORCINO; Attorney  
and Notary Public.-----

---CANCELLED in the original the  
voresponding Internal Revenue  
Stamps and the Notarial Tax Stamp.  
There appear at the end the

CERTIFIED To be a true and correct trans-  
lation from its original. *[Signature]*  
AIDA TORRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED  
STATES COURT. 2/2/09

2

signature and the initials of the executing parties on each one of the SEVENTEEN (17) FOLIOS of the original of this Deed, is sealed and flourished in all its pages.---

"VOLUNTARY MORTGAGE"

---**I CERTIFY:** That this is a true and correct copy of the original which under the corresponding number is in the general current protocol of this Notarial Office under my custody, to which I remit and for delivery to:

UNITED STATES OF AMERICA, acting  
through FARM SERVICE AGENCY,  
represented by Mr. ALVIN GONZALEZ  
RIVERA; Supervisor of the Federal  
Agency

an interested party, I issue the first certified copy today the First (1<sup>st</sup>) day of the month of July of Nineteen Hundred Ninety Seven (1997) leaving a notation of its issuance on the left margin of the Master Deed. **I ATTEST.**-----

s/illegible  
NOTARY PUBLIC

17

CERTIFIED To be a true and correct translation from its original. *[Signature]*  
AIDA TORRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED  
STATES COURT. *2/3/03*

FORM 467-1(S) PR  
rev. 10-82)

---ACEPTACION---  
ACCEPTANCE

El (los) comparecientes ACEPTAN esta escritura en la forma redactada una vez  
The appearing party (parties) ACCEPT(S) this deed in the manner drawn once

yo, el Notario autorizante, le (les) hice las advertencias legales pertinentes.  
I, the authorizing Notary, have made to him (them) the pertinent legal warnings.

Así lo dicen y otorgan ante mí, el Notario autorizante, el (los) compareciente(s)  
So they say and execute before me, the authorizing Notary, the appearing party (parties)

sin requerir la presencia de testigos después de renunciar su derecho a ello del que  
without demanding the presence of witnesses after waiving his (their) right to do so of which

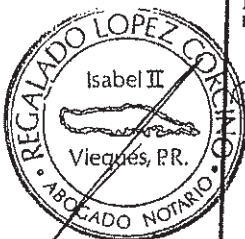
le(s) advertí.  
I advised him (them).

Después de ser leída esta escritura, por el (los) compareciente(s), se ratifica(n)  
After this deed was read by the appearing party(parties) he (they) ratify its

en su contenido, pone(n) sus iniciales en cada uno de los folios de esta escritura  
contents, place(s) his (their) initials on each of the folios of this deed

incluyendo el último y la firma(n) todos ante mí, el Notario autorizante, que DOY  
including the last one, and all sign before me, the authorizing Notary who GIVES

FE de todo el contenido de esta escritura.  
FAITH to everything contained in this deed.



---FIRMADO, SELLADO Y RUBRICADO por REGALADO LOPEZ  
CORCINO, Abogado y Notario Público.

---CANCELADO en el original, los correspondientes Sellos de Rentas Internas  
y el Sello de Impuesto Notarial. Aparecen al final la firma y las iniciales  
de los otorgantes en cada uno de los DIECISIETE (17) FOLIOS del original de  
esta Escritura, está sellada y rubricada en todas sus hojas.

HIPOTECA VOLUNTARIA  
"VOLUNTARY MORTGAGE"

---CERTIFICO: Que la presente es copia fiel y exacta del original que bajo  
el número correspondiente obra protocolo general corriente de esta Notaría a mi  
cargo, al cual me remito y para entregar a:

ESTADOS UNIDOS DE NORTE AMERICA, actuando  
por conducto de FARM SERVICE AGENCY, en su representación  
Don ALVIN GONZALEZ RIVERA, Supervisor de la Agencia Federal

parte interesada, expido primera copia certificada hoy Primer (1er) día del mes  
de julio de Mil Novecientos Noventa y Siete (1997), dejando Notar de Saca al  
margen izquierdo de la Escritura Matriz, DOY FE

NOTARIO PUBLICO





## CONTENIDO AL INSCRIBIR DOCUMENTOS

Nota al Documento	_____
Nota al Diario	_____
Estadísticas	_____
Transfer	_____
Indice de Perseja	_____
Indice de Finca	_____
Nota Segregación	_____
Estado Sellos Rent. Int.	_____
Sello Oficial del Registro	_____
Bitácora, Entrada	_____
Bitácora, Salida	_____

Inscrito al folio 222<sup>ra</sup> del tomo 463 de  
Cajón, inscripción 3<sup>a</sup> finca # 19580.  
Esta a Inscripciones ya cancelada  
que fue resulte del Registro. Q<sup>da</sup>  
liquidación que resulte de la misma.  
Cajón a 16 de febrero de 1999.

San José

Peter Dula  
Registrador

USDA-FmHA  
Form FmHA 1940-17  
(Rev. 4-92)

# PROMISSORY NOTE

Name <b>RENATO AGUSTIN LOPEZ FUENTES</b>		<b>KIND OF LOAN</b> Type: <u>EM</u> <input checked="" type="checkbox"/> Regular <input type="checkbox"/> Limited Resource  Pursuant to: <input checked="" type="checkbox"/> Consolidated Farm & Rural Development Act <input type="checkbox"/> Emergency Agricultural Credit Adjustment Act of 1978
State <b>PUERTO RICO</b>	County <b>CAGUAS</b>	
Case No. <b>63-05-584564729</b>	Date <b>AUGUST 3, 1999</b>	
Fund Code <b>43</b>	Loan No. <b>02</b>	

<b>ACTION REQUIRING NOTE</b> <input type="checkbox"/> Initial loan <input type="checkbox"/> Rescheduling <input checked="" type="checkbox"/> Subsequent loan <input type="checkbox"/> Reamortization <input type="checkbox"/> Consolidated & subsequent loan <input type="checkbox"/> Credit sale <input type="checkbox"/> Consolidation <input type="checkbox"/> Deferred payments <input type="checkbox"/> Conservation easement <input type="checkbox"/> Debt write down	
--	--

FOR VALUE RECEIVED, the undersigned Borrower and any cosigners jointly and severally promise to pay to the order of the United States of America, acting through the Farmers Home Administration, United States Department of Agriculture, (herein called the "Government"), or its assigns, at its office in CAGUAS, PUERTO RICO

\_\_\_\_\_, or at such other place as the Government may later designate in writing, the principal sum of ONE HUNDRED FIFTY THOUSAND dollars

(\$ 150,000.00), plus interest on the unpaid principal balance at the **RATE** of THREE AND THREE FOURTH percent (3.75 %) per annum and

\_\_\_\_\_ dollars (\$ \_\_\_\_\_) of Noncapitalized interest. If this note is for a Limited Resource loan (indicated in the "Kind of Loan" box above) the Government may **CHANGE THE RATE OF INTEREST**, in accordance with regulations of the Farmers Home Administration, not more often than quarterly, by giving the Borrower thirty (30) days prior written notice by mail to the Borrower's last known address. The new interest rate shall not exceed the highest rate established in regulations of the Farmers Home Administration for the type of loan indicated above.

Principal and interest shall be paid in 21 installments as indicated below, except as modified by a different rate of interest, on or before the following dates:

\$ <u>1,000.00</u>	on <u>01-01-00</u>	; \$ _____ on _____;
\$ <u>10,796.00</u>	on <u>01-01-01</u>	; \$ _____ on _____;
\$ _____	on _____	; \$ _____ on _____;
\$ _____	on _____	; \$ _____ on _____;
\$ _____	on _____	; \$ _____ on _____;
\$ _____	on _____	; \$ _____ on _____;

and \$ 10,796.00 thereafter on January 1st of each YEAR until the principal and interest are fully paid except that the final installment of the entire indebtedness evidenced hereby, if not sooner paid, shall be due and payable 20 years from the date of this note, and except that prepayments may be made as provided below. The consideration for this note shall also support any agreement modifying the foregoing schedule of payments.

If the total amount of the loan is not advanced at the time of loan closing, the loan funds shall be advanced to the Borrower as requested by Borrower and approved by the Government. Approval by the Government will be given provided the advance is requested for a purpose authorized by the Government. Interest shall accrue on the amount of each advance from its actual date as shown in the Record of Advances at the end of this note. Borrower authorizes the Government to enter the amount(s) and date(s) of such advance(s) in the Record of Advances.

For each rescheduled, reamortized or consolidated note for applications for Primary and Preservation Loan Service Programs received prior to November 28, 1990, interest accrued to the date of this instrument which is more than 90 days overdue shall be added to principal and such new principal shall accrue interest at the rate evidenced by this instrument. For applications for Primary and Preservation Loan Service Programs received on or after November 28, 1990, all unpaid interest accrued to the date of this instrument shall be added to the principal and such new principal shall accrue interest at the rate evidenced by this instrument.

Every payment made on any indebtedness evidenced by this note shall be applied first to a portion of any interest which accrues during the deferral period, second to accrued interest to the date of the payment on the note account and then to the principal. Nonprogram loans are not eligible for deferral.

Prepayments of scheduled installments, or any portion of these installments, may be made at any time at the option of the Borrower. Refunds and extra payments, as defined in the regulations (7 CFR §1951.8) of the Farmers Home Administration according to the source of funds involved, shall, after payment of interest, be applied to the last installments to become due under this note and shall not affect the obligation of Borrower to pay the remaining installments as scheduled in this note.

If the Government at any time assigns this note and insures the payment of it, Borrower shall continue to make payments to the Government as collection agent for the holder. While this note is held by an insured holder, prepayments made by Borrower may, at the option of the Government, be remitted by the Government to the holder promptly or, except for final payment, be retained by the Government and remitted to the holder on an installment due date basis. The effective date of every payment made by Borrower, except payments retained and remitted by the Government on an installment due date basis, shall be the date of the United States Treasury check by which the Government remits the payment to the holder. The effective date of any prepayment retained and remitted by the Government to the holder on an installment due date basis shall be the date of the prepayment by Borrower, and the Government will pay the interest to which the holder is entitled accruing between such date and the date of the Treasury check to the holder.

Any amount advanced or expended by the Government for the collection of this note or to preserve or protect any security for the loan or otherwise expended under the terms of any security agreement or other instrument executed in connection with the loan evidenced by this note, at the option of the Government shall become a part of and bear interest at the same rate as the principal of the debt evidenced by this note and be immediately due and payable by Borrower to the Government without demand.

Property constructed, improved, purchased, or refinanced in whole or in part with the loan evidenced by this note shall not be leased, assigned, sold, transferred, or encumbered, voluntarily or otherwise, without the written consent of the Government. Unless the Government consents otherwise in writing, Borrower will operate such property as a farm if this is a Farm Ownership loan.

If "Consolidation and subsequent loan," "Debt write down," "Consolidation," "Rescheduling," or "Reamortization" is indicated in the "Action Requiring Note" block above, this note is given to consolidate, reschedule or reamortize, but not in satisfaction of the unpaid principal and interest on the following described note(s) or assumption agreement(s) (new terms):

FUND CODE/ LOAN NO.	FACE AMOUNT	INT. RATE	DATE	ORIGINAL BORROWER	LAST INSTALL. DUE
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19

Security instruments taken in connection with the loans evidenced by these described notes and other related obligations are not affected by this consolidating, rescheduling or reamortizing. These security instruments shall continue to remain in effect and the security given for the loans evidenced by the described notes shall continue to remain as security for the loan evidenced by this note, and for any other related obligations.

**REFINANCING (GRADUATION) AGREEMENT:** If at any time it shall appear to the Government that the Borrower may be able to obtain financing from a responsible cooperative or private credit source at reasonable rates and terms for loans for similar purposes and periods of time, Borrower will, at the Government's request, apply for and accept a loan(s) in sufficient amount to pay this note in full and, if the lender is a cooperative, to pay for any necessary stock. The provisions of this paragraph do not apply if the loan represented by this promissory note was made to the Borrower as a non-program loan.

**HIGHLY ERODIBLE LAND AND WETLAND CONSERVATION AGREEMENT:** Borrower recognizes that the loan described in this note will be in default should any loan proceeds be used for a purpose that will contribute to excessive erosion of highly erodible land or to the conversion of wetlands to produce an agricultural commodity as further explained in 7 CFR Part 1940, Subpart G, Exhibit M. If (1) the term of the loan exceeds January 1, 1990, but not January 1, 1995, and (2) Borrower intends to produce an agricultural commodity on highly erodible land that is exempt from the restrictions of Exhibit M until either January 1, 1990, or two years after the Soil Conservation Service (SCS) has completed a soil survey for the Borrower's land, whichever is later, the Borrower further agrees that, prior to the loss of the exemption from the highly erodible land conservation restrictions found in 7 CFR Part 12, Borrower must demonstrate that Borrower is actively applying on that land which has been determined to be highly erodible, a conservation plan approved by the SCS or the appropriate conservation district in accordance with SCS's requirements. Furthermore, if the term of the loan exceeds January 1, 1995, Borrower further agrees that Borrower must demonstrate prior to January 1, 1995, that any production of an agricultural commodity on highly erodible land after that date will be done in compliance with a conservation system approved by SCS or the appropriate conservation district in accordance with SCS's requirements.

**DEFAULT:** Failure to pay when due any debt evidenced by this note or perform any covenant of agreement under this note shall constitute default under this and any other instrument evidencing a debt of Borrower owing to, insured or Guaranteed by the Government or securing or otherwise relating to such debt; and default under any such other instrument shall constitute default under this note. **UPON ANY SUCH DEFAULT**, the Government at its option may declare all or any part of any such indebtedness immediately due and payable.

This Note is given as evidence of a loan to Borrower made or insured by the Government pursuant to the Consolidated Farm and Rural Development Act, or the Emergency Agricultural Credit Adjustment Act of 1978 and for the type of loan as indicated in the "Kind of Loan" block above. This Note shall be subject to the present regulations of the Farmers Home Administration and to its future regulations not inconsistent with the express provisions of this note.

Presentment, protest, and notice are waived.

(SEAL)

  
RENATO AGUSTÍN LOPEZ FUENTES (Borrower)

  
ANA M. COLON RODRIGUEZ

PO BOX 1668

CAYEY, PUERTO RICO 00736

#### RECORD OF ADVANCES

AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE
\$		\$		\$	
\$		\$		\$	
\$		\$		\$	
\$		\$		\$	
TOTAL				\$	

I certify that on the same day of its execution I issued the first certified copy of this public instrument to be delivered to FARM SERVICE AGENCY.  
I ATTEST.-----

Notary Public

REGISTRY OF THE PROPERTY  
Caguas Section  
Seat 273  
Log 382  
Time 1:55  
Date 9-Aug-99  
Property 19,580  
Cayey  
No Fees

-----NUMBER TWO HUNDRED FORTY FOUR (244)-----

----- VOLUNTARY MORTGAGE -----

In Caguas, Puerto Rico, on the third (3<sup>rd</sup>) day of the month of August of Nineteen Hundred

Ninety Nine (1999).-----

----- BEFORE ME -----

----- MIGUEL BAUZA ROLON -----

Attorney and Notary Public for the Island of Puerto Rico with residence in ----- and office in Bayamón, Puerto Rico.-----

----- APPEAR -----

The parties named in paragraph TWELFTH of this mortgage hereinafter called the "mortgagor" and whose personal circumstances appear from said paragraph.-----

I, the Notary, attest to the personal knowledge of the appearing parties, as well as to their statements which I believe to be true of their age, civil status, profession and residence. They assure me that they are in full enjoyment of their civil rights and the free administration of their property, and they have, in my judgment, the necessary legal capacity to grant this voluntary mortgage.---

CERTIFIED to be a true and correct translation from its original.  
AIDA TORRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED STATES COURT.  
2/3/09

-----WITNESSETH:-----

FIRST: That the mortgagor is the owner of the farm or farms described in paragraph ELEVENTH of this mortgage, and of all rights and interest in the same hereinafter referred to as "the property".-----

SECOND: That the property managed herein is subject to the liens specified in paragraph ELEVENTH herein.-----

THIRD: That the mortgagor has become obligated to the United States of America, acting through the Farmers Home Administration, hereinafter called the "mortgagee" in connection with-----

CERTIFIED To be a true and correct translation from its original. *[Signature]*  
AIDA TORRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED  
STATES COURT  
2/7/09



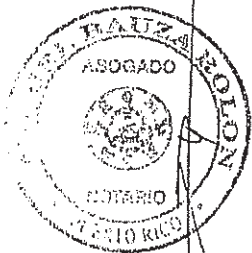
Forma FOMA 1927-1(S) PR  
(Rev. 6-93)

artificio que en el mismo  
la de su otorgamiento  
pedir primera copia certi-  
cada del presente instru-  
mento público para ser  
entregado a FARM SERVICE  
AGENCY.  
BY FE.

Notario Público

REGISTRO DE LA PROPIEDAD  
SECCION I CAGUAS

MENTO 373  
ARIO 382  
ORA 1.55  
CHA 4.950-PP  
VCA 19.580



NUMERO DOSCIENTOS CUARENTICUATRO (244)-  
NUMBER

HIPOTECA VOLUNTARIA  
VOLUNTARY MORTGAGE

En Caguas, Puerto Rico, a los tres (3) días del mes de agosto  
de mil novecientos noventa y nueve (1999).

ANTE MI  
BEFORE ME

MIGUEL BAUZA ROLON

Abogado y Notario Público de la Isla de Puerto Rico con residencia en Bayamón  
Attorney and Notary Public for the Island of Puerto Rico, with residence in

y oficina en Bayamón, Puerto Rico.  
and office in Puerto Rico.

COMPARECEN  
APPEAR

Las personas nombradas en el párrafo DUODECIMO de esta hipoteca denomina-  
The persons named in paragraph TWELFTH of this mortgage

dos de aquí en adelante el "deudor hipotecario" y cuyas circunstancias personales  
hereinafter called the "mortgagor" and whose personal circumstances

aparecen de dicho párrafo.  
appear from said paragraph.

Doy fe del conocimiento personal de los comparecientes, así como por sus dichos  
I, the Notary, attest to the personal knowledge of the appearing parties, as well as to their

de su edad, estado civil, profesión y vecindad.  
statements which I believe to be true of their age, civil status, profession and residence.

Aseguran hallarse en el pleno goce de sus derechos civiles, la libre administración  
They assure me that they are in full enjoyment of their civil rights, and the free administration

de sus bienes y teniendo a mi juicio la capacidad legal necesaria para este otorga-  
of their property, and they have, in my judgment, the necessary legal capacity to grant this

miento.  
voluntary mortgage.

EXPONEN  
WITNESSETH:

PRIMERO: El deudor hipotecario es dueño de la finca o fincas descritas en el  
FIRST: That the mortgagor is the owner of the farm or farms described in

párrafo UNDECIMO así como de todos los derechos e intereses en las mismas,  
paragraph ELEVENTH of this mortgage, and of all rights and interest in the same

denominada de aquí en adelante "los bienes".  
hereinafter referred to as "the property".

SEGUNDO: Que los bienes aquí hipotecados están afectos a los gravámenes que  
SECOND: That the property mortgaged herein is subject to the liens

se especifican en el párrafo UNDECIMO.  
specified in paragraph ELEVENTH herein.

TERCERO: Que el deudor hipotecario viene obligado para con Estados Unidos de  
THIRD: That the mortgagor has become obligated to the United States

América, actuando por conducto de la Administración de Hogares de Agriculto-  
of America, acting through the Farmers Home Administration,

res, denominado de aquí en adelante el "acreedor hipotecario", en relación con  
hereinafter called the "mortgagee" in connection with

un préstamo o préstamos evidenciado por uno o más pagarés o convenio de sub-  
a loan or loans evidenced by one or more promissory note(s) or assumption agreement(s)-----

rogación, denominado en adelante el "pagaré" sean uno o más. Se requiere por  
hereinafter called "the note" whether one or more. It is required by-----

el Gobierno que se hagan pagos adicionales mensuales de una doceava parte de  
the Government that additional monthly payments of one-twelfth of the-----

las contribuciones, avalúos (impuestos), primas de seguros y otros cargos que se  
taxes, assessments, insurance premiums and other charges-----

hayán estimado sobre la propiedad hipotecada.-----  
estimated against the property.-----

CUARTO: Se sobreentiende que:-----  
FOURTH: It is understood that:-----

(Uno) El pagaré evidencia un préstamo o préstamos al deudor hipotecario por la  
(One) The note evidences a loan or loans to the mortgagor in the-----

suma de principal especificada en el mismo, concedido con el propósito y la inten-  
principal amount specified therein made with the purpose and intention-----

ción de que el acreedor hipotecario puede ceder el pagaré en cualquier tiempo y  
that the mortgagee, at any time, may assign the note and-----

asegurar su pago de conformidad con el Acta de mil novecientos sesenta y uno  
insure the payment thereof pursuant to the Act of Nineteen Hundred and Sixty-One-----

consolidando la Administración de Hogares de Agricultores o el Título Quinto de  
consolidating the Farmers Home Administration or Title Five of-----

la Ley de Hogares de mil novecientos cuarenta y nueve, según han sido enmenda-  
the Housing Act of Nineteen Hundred and Forty-Nine, as amended.-----

das.-----

(Dos) Cuando el pago del pagaré es garantizado por el acreedor hipotecario, puede  
(Two) When payment of the note is guaranteed by the mortgagee-----

ser cedido de tiempo en tiempo y cada tenedor de dicho pagaré a su vez será el  
it may be assigned from time to time and each holder of the insured note, in turn,-----

prestamista asegurado.-----  
will be the insured lender.-----

(Tres) Cuando el pago del pagaré es asegurado por el acreedor hipotecario, el acree-  
(Three) When payment of the note is insured by the mortgagee, the-----

dor hipotecario otorgará y entregará al prestamista asegurado conjuntamente con  
mortgagee will execute and deliver to the insured lender along-----

el pagaré un endoso de seguro garantizando totalmente el pago de principal e in-  
with the note an insurance endorsement insuring the payment of the note fully as to principal-----

tereses de dicho pagaré.-----  
and interest.-----

(Cuatro) En todo tiempo que el pago del pagaré esté asegurado por el acreedor  
(Four) At all times when payment of the note is insured by the mortgagee,-----

hipotecario, el acreedor hipotecario, por convenio con el prestamista asegurado,  
the mortgagee by agreement with the insured lender-----

determinarán en el endoso de seguro la porción del pago de intereses del pagaré  
set forth in the insurance endorsement will be entitled to a specified portion of the interest pay-  
ments on the note, to be designated the "annual charge".-----

que será designada como "carga anual".-----

(Cinco) Una condición del aseguramiento de pago del pagaré será de que el tene-  
(Five) A condition of the insurance of payment of the note will be that the holder-----

dor cederá todos sus derechos y remedios contra el deudor hipotecario y cuales-  
will forego his rights and remedies against the mortgagor and any-----



mHA 1927-1(S) PR  
-93)

quiera otros en relación con dicho préstamo así como también a los beneficios  
others in connection with said loan, as well as any benefit-----

de esta hipoteca y aceptará en su lugar los beneficios del seguro, y a requerimiento  
of this mortgage, and will accept the benefits of such insurance in lieu thereof, and upon the

del acreedor hipotecario endosará el pagaré al acreedor hipotecario en caso de  
mortgagee's request will assign the note to the mortgagee should the mortgagor-----

violación de cualquier convenio o estipulación aquí contenida o en el pagaré o en  
violate any covenant or agreement contained herein, in the note, or any-----

cualquier convenio suplementario por parte del deudor.-----  
supplementary agreement.-----

(Seis) Entre otras cosas, es el propósito e intención de esta hipoteca, que en todo  
(Six) It is the purpose and intent of this mortgage that, among other things,-----

tiempo cuando el pagaré esté en poder del acreedor hipotecario, o en el caso en  
at all times when the note is held by the mortgagee, or in the event the-----

que el acreedor hipotecario ceda esta hipoteca sin asegurar el pagaré, esta hipoteca  
mortgagee should assign this mortgage without insurance of the note, this mortgage-----

garantizará el pago del pagaré pero cuando el pagaré esté en poder de un presta-  
shall secure payment of the note; but when the note is held by an insured-----

mista asegurado, esta hipoteca no garantizará el pago del pagaré o formará parte  
lender, this mortgage shall not secure payment of the note or attach to-----

de la deuda evidenciada por el mismo, pero en cuanto al pagaré y a dicha deuda,  
the debt evidenced thereby, but as to the note and such debt-----

constituirá una hipoteca de indemnización para garantizar al acreedor hipotecario  
shall constitute an indemnity mortgage to secure the mortgagee-----

contra cualquier pérdida bajo el endoso de seguro por causa de cualquier incum-  
against loss under its insurance endorsement by reason of any default-----

plimiento por parte del deudor hipotecario.-----  
by the mortgagor.-----

QUINTO: Que en consideración al préstamo y (a) en todo tiempo que el pagaré  
FIFTH: That, in consideration of said loan and (a) at all times when the note-----

sea conservado por el acreedor hipotecario, o en el caso de que el acreedor hipote-  
is held by the mortgagee, or in the event the mortgagee-----

cario ceda la presente hipoteca sin el seguro de pago del pagaré y en garantía del  
should assign this mortgage without insurance of the payment of the note, in guarantee of the

importe del pagaré según se especifica en el subpárrafo (Uno) del Párrafo NOVE-  
amount of the note as specified in subparagraph (one) of paragraph NINTH-----

NO con sus intereses al tipo estipulado y para asegurar el pronto pago de dicho  
hereof, with interest at the rate stipulated, and to secure prompt payment of the-----

pagaré, su renovación cualquier convenio contenido en el mismo, o extensión y  
note and any renewals and extensions thereof and any agreements contained therein,-----

(b) en todo tiempo que el pagaré sea poseído por el prestamista asegurado en garan-  
(b) at all times when the note is held by an insured lender, in guarantee-----

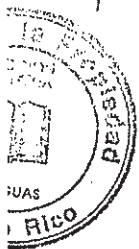
tía de las sumas especificadas en el subpárrafo (Dos) del párrafo NOVENO aquí  
of the amounts specified in subparagraph 9Two of paragraph NINTH hereof-----

consignado para garantizar el cumplimiento del convenio del deudor hipotecario  
for securing the performance of the mortgagor's agreement-----

de indemnizar y conservar libre al acreedor hipotecario contra pérdidas bajo el en-  
hercin to indemnify and save harmless the mortgagee against loss under its-----

doso de seguro por razón de incumplimiento del deudor hipotecario y (c) en cual-  
insurance endorsements by reason of any default by the mortgagor, and (c) in any-----

quier caso y en todo tiempo en garantía de las sumas adicionales consignadas en el  
event and at all times whatsoever, in guarantee of the additional amounts specified in-----



subpárrafo (Tres) del párrafo NOVENO de este instrumento y para asegurar el  
subparagraph (Three) of paragraph NINTH hereof, and to secure the-----

cumplimiento de todos y cada uno de los convenios y del deudor hipotecario aquí  
performance of every covenant and agreement of the mortgagor-----

contenidos o en cualquier otro convenio suplementario, el deudor hipotecario por  
contained herein or in any supplementary agreement, the mortgagor-----

la presente constituye hipoteca voluntaria a favor del acreedor hipotecario sobre  
hereby constitutes a voluntary mortgage in favor of the mortgagee on-----

los bienes descritos en el párrafo UNDECIMO más adelante, así como sobre los  
the property described in paragraph ELEVENTH hereof, together with all rights,-----

derechos, intereses servidumbres, derechos hereditarios, adhesiones pertenecientes  
interests easements, hereditaments and appurtenances thereto belonging,-----

y los mismos, toda renta, créditos, beneficios de los mismos, y todo producto e  
the rents, issues and profits thereof and revenues and-----

ingreso de los mismos, toda mejora o propiedad personal en el presente o que en  
income therefrom, all improvements and personal property now or-----

el futuro se adhiera o que sean razonablemente necesarias para el uso de los mismos,  
later attached thereto or reasonably necessary to the use thereof,-----

sobre las aguas, los derechos de agua o acciones en los mismos, pertenecientes a  
all water, water rights and shares in the same pertaining to-----

las fincas o a todo pago que en cualquier tiempo se adeude al deudor hipotecario  
the farms and all payments at any time owing to the mortgagor-----

por virtud de la venta, arrendamiento, transferencia, enajenación o expropiación  
by virtue of any sale, lease, transfer, conveyance or total or-----

total o parcial de o por daños a cualquier parte de las mismas o a los intereses sobre  
partial condemnation of or injury to any part thereof or interest-----

ellas, siendo entendido que este gravamen quedará en toda su fuerza y vigor hasta  
therein, it being understood that this lien will continue in full force and effect until-----

que las cantidades especificadas en el párrafo NOVENO con sus intereses antes y  
all amounts as specified in paragraph NINTH hereof, with interest before and-----

después del vencimiento hasta que los mismos hayan sido pagados en su totalidad.  
after maturity until paid, have been paid in full,-----

En caso de ejecución, los bienes responderán del pago del principal, los intereses  
In case of foreclosure, the property will be answerable for the payment of the principal, interest-----

antes y después de vencimiento, hasta su total solvento, pérdida sufrida por el acree-  
thereon before and after maturity until paid, losses sustained by the-----

dor hipotecario como asegurador del pagaré, contribuciones, prima de seguro o cual-  
mortgagee as insurer of the note, taxes, insurance premiums, and-----

quier otro desembolso o adelanto por el acreedor hipotecario por cuenta del deudor  
other disbursements and advances by the mortgagee for the mortgagor's account-----

hipotecario con sus intereses hasta que sean pagados al acreedor hipotecario, costas,  
with interest until repaid to the mortgagee, costs, expenses and-----

gastos y honorarios de abogado del acreedor hipotecario, toda extensión o reno-  
attorney's fees of the mortgagee all extensions and renewals of any of-----

vación de dichas obligaciones con intereses sobre todas y todo otro cargo o suma  
said obligations, with interest on all and all other charges and additional-----

adicional especificada en el párrafo NOVENO de este documento.  
amounts as specified in paragraph NINTH hereof,-----

SEXTO: El deudor hipotecario expresamente conviene lo siguiente:-----  
SIXTH: That the mortgagor specifically agrees as follows:-----

(Uno) Pagar al acreedor hipotecario prontamente a su vencimiento cualquier deuda  
(One) To pay promptly when due any indebtedness-----

FmHA 1927-1(S) PR  
6-93)

aquí garantizada e indemnizar y conservar libre de pérdida al acreedor hipotecario  
to the mortgagee hereby secured and to indemnify and save harmless the mortgagee against any

bajo el seguro del pago del pagaré por incumplimiento del deudor hipotecario.  
loss under its insurance of payment of the note by reason of any default by the mortgagor.

En todo tiempo cuando el pagaré sea poseído por el prestamista asegurado, el  
At all times when the note is held by an insured lender, the

deudor hipotecario continuará haciendo los pagos contra dicho pagaré al acreedor  
mortgagor shall continue to make payments on the note to the mortgagee,

hipotecario como agente cobrador del tenedor del mismo.  
as collection agent for the holder.

(Dos) A pagar al acreedor hipotecario una cuota inicial por inspección y tasación  
(Two) To pay to the Mortgagee any initial fees for inspection and appraisal

y cualquier cargo por delincuencia requerido en el presente o en el futuro por los  
and any delinquency charges, now or hereafter required by

reglamentos de la Administración de Hogares de Agricultores.  
regulations of the Farmer's Home Administration.

(Tres) En todo tiempo cuando el pagaré sea poseído por un prestamista asegu-  
(Three) At all times when the note is held by an insured lender,

rado, cualquier suma adeudada y no pagada bajo los términos del pagaré, menos  
any amount due and unpaid under the terms of the note, less

la cantidad o carga anual, podrá ser pagada por el acreedor hipotecario al tenedor  
the amount of the annual charge, may be paid by the mortgagee to the holder

del pagaré bajo los términos provistos en el pagaré y en el endoso de seguro referido  
of the note to the extent provided in the insurance endorsement

en el párrafo CUARTO anterior por cuenta del deudor hipotecario.  
referred to in paragraph FOURTH hereof for the account of the mortgagor.

Cualquier suma vencida y no pagada bajo los términos del pagaré, sea éste poseído  
Any amount due and unpaid under the terms of the note, whether it is held

por el acreedor hipotecario o por el prestamista asegurado, podrá ser acreditada  
by the mortgagee or by an insured lender, may be credited

por el acreedor hipotecario al pagaré y en su consecuencia constituirá un adelanto  
by the mortgagee on the note and thereupon shall constitute an advance

por el acreedor hipotecario por cuenta del deudor hipotecario.  
by the mortgagee for the account of the mortgagor.

Cualquier adelanto por el acreedor hipotecario tal como se describe en este sub-  
Any advance by the mortgagee as described in this

párrafo devengará intereses a razón del TRES Y TRES CUARTOS  
subparagraph shall bear interest at the rate of

por ciento ( 3.75 --- 3/4 )  
per cent { --- 3/4 }

anual a partir de la fecha en que venció el pago hasta la fecha en que el deudor  
per annum from the date on which the amount of the advance was due to the date of payment

hipotecario lo satisfaga.  
to the mortgagee.

(Cuatro) Fuere o no el pagaré asegurado por el acreedor hipotecario, cualquier  
(Four) Whether or not the note is insured by the mortgagee, any

o todo adelanto hecho por el acreedor hipotecario para prima de seguro, repa-  
and all amount advanced by the mortgagee for property insurance premiums, repairs,

raciones, gravámenes u otra reclamación en protección de los bienes hipoteca-  
liens and other claims, for the protection of the mortgaged property,

dos o para contribuciones o impuestos u otro gasto similar por razón de haber  
or for taxes or assessments or other similar charges by reason of the

el deudor hipotecario dejado de pagar por los mismos, devengará intereses a razón  
mortgagor's failure to pay the same, shall bear interest at the rate-----

del tipo estipulado en el subpárrafo anterior desde la fecha de dichos adelantos  
stated in the next preceding subparagraph from the date of the advance-----

hasta que los mismos sean satisfechos por el deudor hipotecario.  
until repaid to the mortgagor-----

(Cinco) Todo adelanto hecho por el acreedor hipotecario descrito en esta hipo-  
(Five) All advances made by mortgagee as described in this mortgage-----

teca con sus intereses vencerá inmediatamente y será pagadero por el deudor hipo-  
with interest, shall be immediately due and payable by the mortgagor-----

tecario al acreedor hipotecario sin necesidad de requerimiento alguno en el sitio  
to mortgagee without demand at the-----

designado en el pagaré y será garantizado por la presente hipoteca. Ningún adelanto  
place designated in the note and shall be guaranteed hereby. No such advance-----

hecho por el acreedor hipotecario no relevará al deudor hipotecario de su obligación  
by mortgagee shall relieve the mortgagor from breach of his covenant-----

del convenio de pagar. Dichos adelantos, con sus intereses, se reembolsarán de los  
to pay. Such advances, with interest shall be repaid from the-----

primeros pagos recibidos del deudor hipotecario. Si no hubieren adelantos, todo  
first available collections received from mortgagor. Otherwise, any payments-----

pago verificado por el deudor hipotecario podrá ser aplicado al pagaré o a cualquier  
payment made by mortgagor may be applied on the note or any-----

otra deuda del deudor hipotecario aquí garantizada en el orden que el acreedor  
indebtedness to mortgagee secured hereby, in any order mortgagee-----

hipotecario determinare.  
determines-----

(Seis) Usar el importe del préstamo evidenciado por el pagaré únicamente para  
(Six) To use the loan evidenced by the note solely-----

los propósitos autorizados por el acreedor hipotecario.  
for purposes authorized by mortgagee-----

(Siete) A pagar a su vencimiento las contribuciones, impuestos especiales, gravá-  
(Seven) To pay when due all taxes, special assessments, liens-----

menes y cargas que graven los bienes o los derechos o intereses del deudor hipo-  
and charges encumbering the property or the right or interest of mortgagee-----

tecario bajo los términos de esta hipoteca.  
under the terms of this mortgage-----

(Ocho) Obtener y mantener seguro contra incendio y otros riesgos según requie-  
(Eight) To procure and maintain insurance against fire and other hazards as required-----

ra el acreedor hipotecario sobre los edificios y las mejoras existentes en los bie-  
by mortgagee on all existing buildings and improvements on the pro-----

nes o cualquier otra mejora introducida en el futuro. El seguro contra fuego y  
perty and on any buildings and improvements put there on in the future. The insurance against-----

otros riesgos serán en la forma y por las cantidades, términos y condiciones que  
fire and other hazards will be in the form and amount and on terms and conditions-----

aprobare el acreedor hipotecario.  
approved by mortgagee-----

(Nueve) Conservar los bienes en buenas condiciones y prontamente verificar las  
(Nine) To keep the property in good condition and promptly make all-----

reparaciones necesarias para la conservación de los bienes; no cometerá ni per-  
necessary repairs for the conservation of the property; he will not commit nor-----

mitirá que se cometa ningún deterioro de los bienes; ni removerá ni demolerá  
permit to be committed any deterioration of the property; he will not remove nor demolish-----

FmHA 1927-1(S) PR  
6-93)

ningún edificio o mejora en los bienes, ni cortará ni removerá madera de la finca,  
any building or improvement on the property; nor will he cut or remove wood from the farm

ni removerá ni permitirá que se remueva grava, arena, aceite, gas, carbón u otros  
nor remove nor permit to be removed gravel, sand, oil, gas, coal, or other

minerales sin el consentimiento del acreedor hipotecario y prontamente llevará  
minerals without the consent of mortgagee, and will promptly carry out

a efecto las reparaciones en los bienes que el acreedor hipotecario requiera de tiempo  
the repairs on the property that the mortgagee may request from time

en tiempo. El deudor hipotecario cumplirá con aquellas prácticas de conservación  
to time. Mortgagor shall comply with such farm conservation practices

de suelo y los planes de la finca y del hogar que el acreedor hipotecario de tiempo en  
and farm and home management plans as mortgagee from time to

tiempo pueda prescribir.  
time may prescribe.

(Diez) Si esta hipoteca se otorga para un préstamo a dueño de finca según se iden-  
(Ten) If this mortgage is given for a loan to a farm owner as identified

tifica en los reglamentos de la Administración de Hogares de Agricultores, el deudor  
in the regulations of the Farmers Home Administration, mortgagor

hipotecario personalmente operará los bienes por sí y por medio de su familia como  
will personally operate the property with his own and his family labor as a farm and for no other

una finca y para ningún otro propósito y no arrendará la finca ni parte de ella a  
purpose and will not lease the farm or any part of it

menos que el acreedor hipotecario consienta por escrito en otro método de opera-  
unless mortgagee agrees in writing to any other method of operation

ción o al arrendamiento.  
or lease.

(Once) Someterá en la forma y manera que el acreedor hipotecario requiera la  
(Eleven) To submit in the form and manner mortgagee may require

información de sus ingresos y gastos y cualquier otra información relacionada con  
information as to his income and expenses and any other information in regard to the

la operación de los bienes y cumplirá con todas las leyes, ordenanzas y reglamentos  
operation of the property, and to comply with all laws, ordinances, and regulations

que afecten los bienes o su uso.  
affecting the property or its use.

(Doce) El acreedor hipotecario, sus agentes y abogados, tendrán en todo tiempo el  
(Twelve) Mortgagee, its agents and attorneys, shall have the right at all reasonable times

derecho de inspeccionar y examinar los bienes con el fin de determinar si la garantía  
to inspect and examine the property for the purpose of ascertaining whether or not

otorgada está siendo mermada o deteriorada y si dicho examen o inspección deter-  
the security given is being lessened or impaired, and if such inspection or examination shall

minare, a juicio del acreedor hipotecario, que la garantía otorgada está siendo mer-  
disclose, in the judgment of mortgagee, that the security given is being lessened

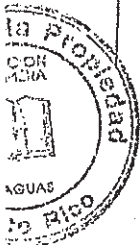
mada o deteriorada, tal condición se considerará como una violación por parte del  
or impaired, such condition shall be deemed a breach by the

deudor hipotecario de los convenios de esta hipoteca.  
mortgagor of the covenants of this mortgage.

(Trece) Si cualquier otra persona detentare con o impugnare el derecho de posesión  
(Thirteen) If any other person interferes with or contests the right of possession

del deudor hipotecario a los bienes, el deudor hipotecario inmediatamente notificará  
of the mortgagor to the property, the mortgagor will immediately notify

al acreedor hipotecario de dicha acción y el acreedor hipotecario, a su opción,  
mortgagee of such action, and mortgagee at its option





podrá instituir aquellos procedimientos que fueren necesarios en defensa de sus  
may institute the necessary proceedings in defense of its-----

intereses y los gastos y desembolsos incurrido por el acreedor hipotecario en dichos  
interest, and any costs or expenditures incurred by mortgagee by said-----

procedimientos, serán cargados a la deuda del deudor hipotecario y se considerarán  
proceedings will be charged to the mortgage debt and considered-----

garantizados por esta hipoteca dentro del crédito adicional de la cláusula hipotecaria  
by this mortgage within the additional credit of the mortgage clause-----

para adelantos, gastos y otros pagos.-----  
for advances, expenditures and other payments.-----

(Catorce) Si el deudor hipotecario en cualquier tiempo mientras estuviere vigente  
(Fourteen) If the mortgagor at any time while this mortgage remains in effect-----

esta hipoteca, abandonar los bienes o voluntariamente se los entregue al acree-  
should abandon the property or voluntarily deliver it to mortgagee,-----

dor hipotecario, el acreedor hipotecario es por la presente autorizado y con pode-  
mortgagee is hereby authorized and empowered-----

res para tomar posesión de los bienes, arrendarlos y administrar los bienes y cobrar  
to take possession of the property, to rent and administer the same and collect-----

sus rentas, beneficios e ingresos de los mismos y aplicarlos en primer término a los  
the rents, benefits, and income from the same and apply them first to the-----

gastos de cobro y administración y en segundo término al pago de la deuda eviden-  
costs of collection and administration and secondly to the payment of the debt eviden-  
ciada por el pagaré o cualquier otra deuda del deudor hipotecario y aquí garantizada,  
by the note or any indebtedness to mortgagee hereby guaranteed,-----

en el orden y manera que el acreedor hipotecario determinare.-----  
in what ever order and manner mortgagee may determine.-----

(Quince) En cualquier tiempo que el acreedor hipotecario determinare que el deudor  
(Fifteen) At any time that mortgagee determines that mortgagor-----

hipotecario puede obtener un préstamo de una asociación de crédito para produc-  
may be able to obtain a loan from a credit association for production-----

ción, de un Banco Federal u otra fuente responsable, cooperativa o privada, a un  
a Federal Bank or other responsible source, cooperative or private, at a-----

tipo de interés y términos razonables para préstamos por tiempo y propósitos  
rate of interest and reasonable periods of time and purposes,-----

similares, el deudor hipotecario, a requerimiento del acreedor hipotecario, solicitará  
mortgagor, at mortgagee's request will apply for and accept-----

y aceptará dicho préstamo en cantidad suficiente para pagar por las acciones nece-  
said loan in sufficient amount to pay the note and any other indebtedness secured hereby and to  
sarias en la agencia cooperativa en relación con dicho préstamo.-----  
purchase any necessary shares of stock in the cooperative agency in regard to said loan.-----

(Dieciséis) El incumplimiento de cualesquiera de las obligaciones garantizadas  
(Sixteen) Should default occur in the performance or discharge of any obligation secured-----

por esta hipoteca, o si el deudor hipotecario o cualquier otra persona incluida como  
by this mortgage, or should mortgagor, or any one of the persons herein called-----

deudor hipotecario faltare en el pago de cualquier cantidad o violare o no cumpliera  
mortgagor, default in the payment of any amounts or violate or fail to comply-----

con cualquier cláusula, condición, estipulación o convenio o acuerdo aquí contenido  
with any clause, condition, stipulation, covenant, or agreement contained herein,-----

o en cualquier convenio suplementario, o falleciere o se declarare o fuere declarado  
or in any supplementary agreement, or die or be declared an-----

incompetente, en quiebra, insolvente o hiciere una cesión en beneficio de sus acree-  
incompetent, a bankrupt, or an insolvent, or make an assignment for the benefit of-----

mHA 1927-1(S) PR  
-93)

dores, o los bienes o parte de ellos o cualquier interés en los mismos fueren cedidos, creditors, or should the property or any part thereof or interest therein be assigned,

vendidos, arrendados, transferidos o gravados voluntariamente o de otro modo, sold, leased, transferred, conveyed, or encumbered, voluntarily or otherwise,

sin el consentimiento por escrito del acreedor hipotecario, el acreedor hipotecario es without the written consent of mortgagee, mortgagee is

irrevocablemente autorizado y con poderes, a su opción y sin notificación: (Uno) a irrevocably authorized and empowered, at its option, and without notice: (One) to

declarar toda deuda no pagada bajo los términos del pagaré o cualquier otra deuda declare all amounts unpaid under the note, and any indebtedness

al acreedor hipotecario aquí garantizada, inmediatamente vencida y pagadera y to the mortgagee secured hereby, immediately due and payable and

proceder a su ejecución de acuerdo con la ley y los términos de la misma; (Dos) to foreclose this mortgage in accordance with law and the provisions hereof; (Two)

incurrir y pagar los gastos razonables para la reparación o mantenimiento de los to incur and pay reasonable expenses for the repair and maintenance of the

bienes y cualquier gasto u obligación que el deudor hipotecario no pagó según se property and any expenses and obligations that mortgagor did not pay as

conviniere en esta hipoteca, incluyendo las contribuciones, impuestos, prima de agreed in this mortgage, including taxes, assessments, insurance premium,

seguro y cualquier otro pago o gasto para la protección y conservación de los bienes and any other expenses or costs for the protection and preservation of the property

y de esta hipoteca o incumplimiento de cualquier precepto de esta hipoteca y (Tres) and this mortgage, or for compliance with any of the provisions of this mortgage; and (Three)

de solicitar la protección de la ley. request the protection of the law.

(Diecisiete) El deudor hipotecario pagará o reembolsará al acreedor hipotecario (Seventeen) Mortgagor will pay, or reimburse mortgagee

todos los gastos necesarios para el fiel cumplimiento de los convenios y acuerdos for all necessary expenses for the fulfillment of the covenants and agreements

de esta hipoteca, los del pagaré y en cualquier otro convenio suplementario, in- of this mortgage and of the note and of any supplementary agreement, including

cluyendo los gastos de mensura, evidencia de título, costas, inscripción y hono- the costs of survey, evidence of title, court costs, recordation fee and

rrarios de abogado. attorney's fees.

(Dieciocho) Sin afectar en forma alguna los derechos del acreedor a requerir y (Eighteen) Without in any manner affecting the right of the mortgagee to require and

hacer cumplir en una fecha subsiguiente a los mismos los convenios, acuerdos u enforce performance at a subsequent date of the same, similar or other covenant, agreement

obligaciones aquí contenidos u similares u otros convenios, y sin afectar la respon- obligation herein set forth, and without affecting the liability

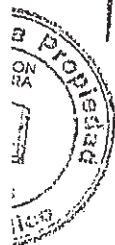
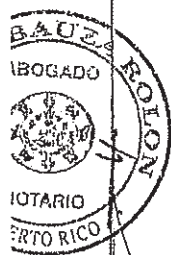
sabilidad de cualquier persona para el pago del pagaré o cualquier otra deuda aquí of any person for payment of the note or any indebtedness

garantizada y sin afectar el gravamen impuesto sobre los bienes o la prioridad del secured hereby, and without affecting the lien created upon said property or the priority of

gravamen, el acreedor hipotecario es por la presente autorizado y con poder en said lien, the mortgagee is hereby authorized and empowered at

cualquier tiempo (Uno) renunciar el cumplimiento de cualquier convenio u obli- any time (one) waive the performance of any covenant or obligation

gación aquí contenida o en el pagaré o en cualquier convenio suplementario (Dos) contained herein or in the note or any supplementary agreement; (two)





negociar con el deudor hipotecario o conceder al deudor hipotecario cualquier  
deal in any way with mortgagor or grant to mortgagor any

indulgencia o tolerancia o extensión de tiempo para el pago del pagaré (con el  
indulgence or forbearance or extension of the time for payment of the note (with the

consentimiento del tenedor de dicho pagaré cuando esté en manos de un presta-  
consent of the holder of the note when it is held by

mista asegurado) o para el pago de cualquier deuda a favor del acreedor hipoteca-  
an insured lender) or for payment of any indebtedness to mortgagee

rio, y aquí garantizada; o (Tres) otorgar y entregar cancelaciones parciales de cual-  
hereby secured; or (three) execute and deliver partial releases of any

quier parte de los bienes de la hipoteca aquí constituida u otorgar diferimiento o  
part of said property from the lien hereby created or grant deferment or

postergación de esta hipoteca a favor de cualquier otro gravámen constituido sobre  
postponement of this mortgage to any other lien over

dichos bienes.  
said property.

(Diecinueve) Todos los derechos, título e interés en y sobre la presente hipoteca,  
(Nineteen) All right, title and interest in or to this mortgage,

incluyendo pero no limitando el poder de otorgar consentimientos, cancelaciones  
including but not limited to the power to grant consents, partial releases,

parciales, subordinación, cancelación total, radica sola y exclusivamente en el  
partial releases, and satisfaction, shall be vested solely and exclusively in

acreedor hipotecario y ningún prestamista asegurado tendrá derecho, título o in-  
mortgagee, and no insured lender shall have any right, title or interest

terés alguno en o sobre el gravámen y los beneficios aquí contenidos.-----  
in or to the lien or any benefits herein contained.

(Veinte) El incumplimiento de esta hipoteca constituirá incumplimiento de cuales-  
(Twenty) Default hereunder shall constitute default under any

quiera otra hipoteca, préstamo refaccionario, o hipoteca de bienes muebles poseída  
other real estate or crop or chattel mortgage held

o asegurada por el acreedor hipotecario y otorgada o asumida por el deudor hipo-  
or insured by mortgagee and executed or assumed by mortgagor,

tecario; y el incumplimiento de cualesquiera de dichos instrumentos de garantía  
and default under any such other security instrument shall

constituirá incumplimiento de esta hipoteca.-----  
constitute default hereunder.

(Veintiuno) Todo aviso que haya de darse bajo los términos de esta hipoteca será  
(Twenty-One) All notices to be given under this mortgage shall

remitido por correo certificado a menos que se disponga lo contrario por ley, y  
be sent by certified mail unless otherwise required by law,

será dirigido hasta tanto otra dirección sea designada en un aviso dado al efecto,  
and shall be addressed until some other address is designated in a notice so given,

en el caso del acreedor hipotecario a Administración de Hogares de Agricultores,  
in the case of mortgagee to Farmers Home Administration,

Departamento de Agricultura de Estados Unidos, San Juan, Puerto Rico, y en el  
United States Department of Agriculture, San Juan, Puerto Rico, and in the

caso del deudor hipotecario, a él a la dirección postal de su residencia según se  
case of mortgagor to him at the post office address of his residence as stated

especifica más adelante.-----  
hereinafter.

(Veintidos) El deudor hipotecario por la presente cede al acreedor hipotecario  
(Twenty-Two) Mortgagor by these presents grants to mortgagee

3

the amount of any judgment obtained by reason of condemnation proceedings for public use of the property or any part thereof as well as the amount of any judgment for damages caused to the property. The mortgagee will apply the amount so received to the payment of costs incurred in its collection and the balance to the payment of the note and any indebtedness to the mortgagee secured by this mortgage, and if any amount then remains, will pay such amount to mortgagor.-----

SEVENTH: That for the purpose of the first sale to be held in case of foreclosure of this mortgage, in conformity with the mortgage law, as amended, mortgagor does hereby appraise the mortgaged property in the amount of THREE HUNDRED FORTY NINE THOUSAND THIRTY DOLLARS (\$349,030.00).-----

EIGHTH: mortgagee hereby waives the requirement of law and agrees to be considered in default without the necessity of any notification of default or demand for payment

CERTIFIED To be a true and correct translation from its original *[Signature]*  
AIDA TORRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED STATES COURT.  
*2/3/02*

4

on the part of mortgagee. This mortgage is subject to the rules and regulations of the Farmers Home Administration now in effect, and to its future regulations not inconsistent with the provisions of this mortgage, as well as to the laws of the Congress of the United States of America authorizing the making and insuring of the loan hereinbefore mentioned.--

NINTH: The amounts guaranteed by this mortgage are as follows:-----

One. At all times when the note mentioned in paragraph THIRD of this mortgage is held by mortgagee, or in the event mortgagee should assign this mortgage without insurance of the note, ONE HUNDRED FIFTY THOUSAND DOLLARS (\$150,000.00) the principal amount of said note, together with interest as stipulated therein at the rate of THREE AND THREE FOURTHS (3.75%) per annum;-----

-11-

Two: At all times when said note is held by an insured lender;-----

certified true and correct translation from its original.  
 ADA TORRES, CERTIFIED INTERPRETER  
 ADMINISTRATIVE OFFICE OF THE UNITED STATES COURT  
 2/3/03

FmHA 1927-1(S) PR  
6-93)

el importe de cualquier sentencia obtenida por expropiación forzosa para uso  
the amount of any judgment obtained by reason of condemnation proceedings for public

público de los bienes o parte de ellos así como también el importe de la sentencia  
use of the property or any part thereof as well as the amount of any judgment

por daños causados a los bienes. El acreedor hipotecario aplicará el importe así  
for damages caused to the property. The mortgagee will apply the amount so

recibido al pago de los gastos en que incurriere en su cobro y el balance al pago del  
received to the payment of costs incurred in its collection and the balance to the payment

pagaré y cualquier cantidad adeudada al acreedor hipotecario garantizada por esta  
of the note and any indebtedness to the mortgagee secured by this

hipoteca, y si hubiere algún sobrante, se reembolsará al deudor hipotecario.  
mortgage, and if any amount then remains, will pay such amount to mortgagor.

SEPTIMO: Para que sirva de tipo a la primera subasta que deberá celebrarse en caso  
SEVENTH: That for the purpose of the first sale to be held in case

de ejecución de esta hipoteca; de conformidad con la ley hipotecaria, según enmen-  
of foreclosure of this mortgage, in conformity with the mortgage law, as amended,

dada, el deudor hipotecario por la presente tasa los bienes hipotecados en la suma  
mortgagor does hereby appraise the mortgaged property in the amount

de TRESCIENTOS CUARENTA Y NUEVE MIL TREINTA DOLARES  
of

(\$349,030.00),

OCTAVO: El deudor hipotecario por la presente renuncia al trámite de requeri-  
EIGHTH: Mortgagor hereby waives the requirement of law and agrees to be

miento y se considerará en mora sin necesidad de notificación alguna por parte  
considered in default without the necessity of any notification of default or demand for pay-

del acreedor hipotecario. Esta hipoteca está sujeta a los reglamentos de la Ad-  
ment on the part of mortgagee. This mortgage is subject to the rules and regulations of the

ministración de Hogares de Agricultores ahora en vigor y a futuros reglamentos,  
Farmers Home Administration now in effect, and to its future regulations

no inconsistentes con los términos de esta hipoteca, así como también sujeta a  
not inconsistent with the provisions of this mortgage, as well as to the

las leyes del Congreso de Estados Unidos de America que autorizan la asignación  
laws of the Congress of the United States of America authorizing the making and

y aseguramiento del préstamo antes mencionado.  
insuring of the loan hereinbefore mentioned.

NOVENO: Las cantidades garantizadas por esta hipoteca son las siguientes:  
NINTH: The amounts guaranteed by this mortgage are as follows:

Una. En todo tiempo cuando el pagaré relacionado en el párrafo TERCERO de  
One. At all times when the note mentioned in paragraph THIRD of

esta hipoteca sea poseído por el acreedor hipotecario o en caso que el acreedor  
this mortgage is held by mortgagee, or in the event mortgagee

hipotecario cedere esta hipoteca sin asegurar el pagaré: CIENTO CINCUENTA MIL  
should assign this mortgage without insurance of the note,

DOLARES (\$150,000.00)  
DOLLARS (\$

el principal de dicho pagaré, con sus intereses según estipulados a razón del TRES Y  
the principal amount of said note, together with interest as stipulated therein at the rate of

TRES CUARTOS por ciento ( 3.75 por ciento ) anual;  
per cent ( 3.75 per cent ) per annum;

5

(A) ONE HUNDRED FIFTY THOUSAND DOLLARS (\$150,000.00) for indemnifying the mortgagee for advances to the insured lender by reason of mortgagor's failure to pay the installments as specified in the note, with interest as stated in paragraph SIXTH, Three;-----

(B) TWO HUNDRED TWENTY FIVE THOUSAND DOLLARS (\$225,000.00) for indemnifying the mortgagee further against any loss it might sustain under its insurance of payment of the note;-- Three. In any event and at all times whatsoever:-----

(A) SIXTY THOUSAND DOLLARS (\$60,000.00) for default interests;-----

(B) THIRTY THOUSAND DOLLARS (\$30,000.00) for taxes, insurance and other advances for the preservation, and protection of this mortgage, with interest at the rate stated in paragraph SIXTH, Three;-----

(C) FIFTEEN THOUSAND DOLLARS (\$15,000.00) for costs, expenses and attorney's fees in case of foreclosure;-----

... to be a true and correct trans-  
- from its original. *[Signature]*  
AIDA TORRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED  
STATES COURT. 2/13/03

6

(D) FIFTEEN THOUSAND DOLLARS (\$15,000.00) for costs and expenditures incurred by the mortgagee in proceedings to defend its interests against any other person interfering with or contesting the right of possession of mortgagor to the property as provided in paragraph SIXTH, Thirteen.-----

-12-

TENTH: That the note(s) referred to in paragraph THIRD of this mortgage is(are) described as follows:-----

"Promissory note executed in case number (63-05-584564729) dated the third (3rd) of August of Nineteen Hundred Ninety Nine (1999) for the amount of ONE HUNDRED FIFTY THOUSAND (\$150,000.00) Dollars of principal plus interest over the unpaid balance at the rate of THREE AND THREE FOURTHS (3.75%) percent per annum, until the principal is totally paid according to the terms, installments, conditions and stipulation contained in the promissory note and as agreed between the

certified true and correct translation from its original. *[Signature]*  
ANGA TORRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED  
STATES COURT. *2/3/09*



Dos. En todo tiempo cuando el pagaré es poseído por un prestamista asegurado:  
Two. At all times when said note is held by an insured lender:

(A) CIENTO CINCUENTA MIL-----  
(A) -----

-----DOLARES (\$ 150,000.00---  
-----DOLLARS (\$ -----

para indemnizar al acreedor hipotecario por adelantos al prestamista asegurado  
for indemnifying the mortgagee for advances to the insured lender

por motivo del incumplimiento del deudor hipotecario de pagar los plazos según  
by reason of mortgagor's failure to pay the installments as

se especifica en el pagaré, con intereses según se especifica en el párrafo SEXTO,  
specified in the note, with interest as stated in paragraph SIXTH.

Tercero:-----  
Three:-----

(B) DOSCIENTOS VEINTICINCO MIL-----  
(B) -----

-----DOLARES (\$ 225,000.00---  
-----DOLLARS (\$ -----

para indemnizar al acreedor hipotecario además contra cualquier pérdida que pueda  
for indemnifying the mortgagee further against any loss it might

sufrir bajo su seguro de pago del pagaré.  
sustain under its insurance of payment of the note;

Tres. En cualquier caso y en todo tiempo;  
Three. In any event and at all times whatsoever:

(A) SESENTA MIL DOLARES-----  
(A) -----

(\$60,000.00-----) para intereses después de mora:-----  
(\$ -----) for default interest;

(B) TREINTA MIL DOLARES-----  
(B) -----

( \$30,000.00-----) para contribuciones, seguro y otros adelantos para la con-  
( -----) for taxes, insurance and other advances for the preservation

servación y protección de esta hipoteca, con intereses al tipo estipulado en el párrafo  
and protection of this mortgage, with interest at the rate stated in paragraph

SEXTO, Tercero:-----  
SIXTH, Three:-----

(C) QUINCE MIL DOLARES-----  
(C) -----

(\$ 15,000.00-----) para costas, gastos y honorarios de abogado en caso  
(\$ -----) for costs, expenses and attorney's fees in case

de ejecución:-----  
of foreclosure:-----

(D) QUINCE MIL DOLARES-----  
(D) -----

(\$ 15,000.00-----) para costas y gastos que incurriere el acreedor hipoteca-  
(\$ -----) for costs and expenditures incurred by the mortgagee in

rio en procedimientos para defender sus intereses contra cualquier persona que inter-  
proceedings to defend its interests against any other person interfering with

venga o impugne el derecho de posesión del deudor hipotecario a los bienes según  
or contesting the right of possession of mortgagor to the property as

se consigna en el párrafo SEXTO, Trece.-----  
provided in paragraph (SIXTH, Thirteen.

7

borrower and the government, except that the final installment of the entire debt herein evidenced, if not sooner paid, will be due and payable TWENTY (20) years from the date of this promissory note.-----

Said promissory note is given as evidence of a loan made by the Government to the borrower pursuant to the law of the Congress of the United States of America known as "Consolidated Farm and Rural Development Act of 1961" or pursuant to "Title V of the Housing Act of 1949", as amended, and is subject to the present regulations of the Farmers Home Administration and to its future regulations not inconsistent with the express provision thereof. Of which description I, the authorizing Notary, GIVE FAITH.-----

ELEVENTH: That the property object of this deed and over which voluntary mortgage is constituted, is described as follows:-----

13

CERTIFIED To be a true and correct translation from its original. *[Signature]*  
AIDA TORRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED  
STATES COURT. *2/3/07*

FmHA 1927-1(S) PR  
6-93)

DECIMO: Que el (los) pagaré(s) a que se hace referencia en el párrafo TERCERO  
TENTH: That the note(s) referred to in paragraph THIRD-----

de esta hipoteca es (son) descrito(s) como sigue:-----  
of this mortgage is (are) described as follows:-----

"Pagaré otorgado en el caso número (63-05-584564729)-----  
"Promissory note executed in case number -----

----- fechado el día tres (3)-----  
----- dated the -----

----- de agosto----- de mil novecientos-----  
----- day of ----- nineteen hundred and -----

noventa y nueve (1999)----- por la suma de CIENTO CINCUENTA MIL-----  
----- in the amount of -----

(\$150,000.00)----- dólares de principal más  
----- of principal plus -----

intereses sobre el balance del principal adeudado a razón del TRES Y TRES CUARTOS  
interest over the unpaid balance at the rate of -----

----- (3.75%-----) por ciento anual,  
----- percent per annum,

hasta tanto su principal sea totalmente satisfecho según los términos, plazos, condi-  
until the principal is totally paid according to the terms, installments, -----

ciones y estipulaciones contenida en dicho pagaré y según acordados y convenidos  
conditions and stipulation contained in the promissory note and as agreed -----

entre el Prestatario y el Gobierno; excepto el pago final del total de la deuda aquí  
between the borrower and the Government, except that the final installment of the -----

representada, de no haber sido satisfecho con anterioridad, vencerá y será pagadero  
entire debt herein evidenced, if not sooner paid, will be due -----

a los VEINTE (20)-----  
and payable -----

años de la fecha de este pagaré.  
years from the date of this promissory note.-----

Dicho pagaré ha sido otorgado como evidencia de un préstamo concedido por el  
Said promissory note is given as evidence of a loan made by the -----

Gobierno al Prestatario de conformidad con la Ley del Congreso de los Estados  
Government to the borrower pursuant to the law of the Congress of the United -----

Unidos de América denominada "Consolidated Farm and Rural Development Act  
States of America known as "Consolidated Farm and Rural Development Act -----

of 1961" o de conformidad con el "Title V of the Housing Act of 1949", según  
of 1961" or pursuant to "Title V of the Housing Act of 1949, as -----

han sido enmendadas y está sujeto a los presentes reglamentos de la Administración  
amended, and is subject to the present regulations of the Farmers -----

de Hogares de Agricultores y a los futuros reglamentos no inconsistentes con dicha  
Home Administration and to its future regulations not inconsistent with the -----

Ley. De cuya descripción, yo, el Notario Autorizante, DOY FE.  
express provision thereof. Of which description I, the authorizing Notary, GIVE FAITH, -----

UNDECIMO: Que la propiedad objeto de la presente escritura y sobre la que se  
ELEVENTH: That the property object of this deed and over which -----

constituye Hipoteca Voluntaria, se describe como sigue:-----  
voluntary mortgage is constituted, is described as follows:-----



---RURAL: Property comprised of TWENTY POINT EIGHTEEN FIFTY TWO CUERDAS (20.1852 cdas.) which are located in the Matón Arriba Ward of the Municipality of Cayey, Puerto Rico and whose boundaries are the following: on the NORTH, with Brook and Mr. Luis Pérez; on the SOUTH, with path; on the EAST, with Property Number Six (6); and on the WEST, with Property Number Nine (9).-----

--It is registered on page two hundred twenty-one (221) of Volume four hundred sixty three (463) of Cayey, property number nineteen thousand five hundred eighty (19,580).-----

Borrower acquired the described property by purchase to deed number Thirty Two (32) dated the twenty fifth (25<sup>th</sup>) of February of Nineteen Hundred Ninety Four (1994) executed in the city of San Juan, Puerto Rico, before Notary Pedro Morell Corrada. Said property is subject to Mortgage in favor of the United States of America for the amount of ONE HUNDRED NINETY NINE THOUSAND THIRTY DOLLARS (\$199,030.00) WITH INTERESTS AT THREE AND THREE FOURTHS (3.75%).-----

TWELFTH: The parties appearing in the present deed as Mortgagors are: Mr. RENATO AGUSTIN LOPEZ FUENTES, also known as Renato López

... has a true and correct translation from the original.  
AIDA TORRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED STATES COURT  
2/3/09

9

Fuentes, Social Security [REDACTED] and Mrs. ANA COLON RODRIGUEZ also known as Ana M. Colón Rodríguez, Social Security [REDACTED] of legal age, married to each other property owners and residents of Río Piedras, Puerto Rico; whose postal address is: PO Box 1668, Cayey, Puerto Rico (00736).-----

THIRTEENTH: The proceeds of the loan herein guaranteed was used or will be used-----

14

CERTIFIED To be a true and correct translation from its original. *[Signature]*  
AIDA TORRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED STATES COURT.  
*2/3/09*

---RUSTICA: Finca compuesta de VEINTE PUNTO DIECIOCHO CINCUENTA-  
Y DOS CUERDAS (20.1852 cdas.), la cual ubica en el Barrio Matón--  
Arriba, del Municipio de Cayey, Puerto Rico y cuyas colindancias--  
son las siguientes: por el NORTE, con Quebrada y don Luis Pérez;  
por el SUR, con camino vecinal; por el ESTE, con la finca número-  
Seis (6) y por el OESTE, con finca número Nueve (9).-----

---Consta inscrita al folio doscientos veintiuno (221) del tomo--  
cuatrocientos sesenta y tres (463) de Cayey, finca número-----  
diecinueve mil quinientos ochenta (19,580).-----

Adquirió el prestatario la descrita finca por compra-----  
Borrower acquired the described property by -----

según consta de la Escritura Número Treinta y Dos (32)-----  
pursuant to Deed Number -----

de fecha veinticinco (25) de febrero de mil novecientos noventa y-  
dated -----  
cuatro (1994)-----

otorgada en la ciudad de San Juan, Puerto Rico-----  
executed in the city of -----

ante el Notario Pedro Morell Corrada.-----  
before Notary -----

Dicha propiedad se encuentra afecta a Hipoteca a favor de Estados---  
Said property is -----  
Unidos de América por la suma de CIENTO NOVENTA Y NUEVE MIL-----  
TREINTA DOLARES (\$199,030.00) con intereses al tres y tres cuartos  
(3.75%).-----

DUODECIMO: Que comparecen en la presente escritura como Deudores Hipote-  
TWELFTH: The parties appearing in the present deed as Mortgages -----

carios don RENATO AGUSTIN LOPEZ FUENTES, también conocido como-----  
are -----

Renato López Fuentes, seguro social [REDACTED] y doña ANA COLON-  
RODRIGUEZ, también conocida como Ana M. Colón Rodríguez, seguro--  
social: [REDACTED] mayores de edad, casados entre sí, propietarios  
y vecinos de Río Piedras, Puerto Rico;-----  
cuya dirección postal es: PO Box 1668, Cayey, Puerto Rico (00736).-----  
whose postal address is: -----

DECIMO TERCERO: El importe del préstamo aquí consignado se usó ó será usado  
THIRTEENTH: The proceeds of the loan herein guaranteed was used or will be used-----



la FmHA 1927-1(S) PR  
6-93)

para fines agrícolas y la construcción y/o reparación y/o mejoras de las instalaciones  
for agricultural purposes and the construction and/or repair or improvement of the physical

físicas en la finca(s) descrita(s).  
installations on the described farm(s).

DECIMO CUARTO: El prestatario ocupará personalmente y usará cualquier estruc-  
FOURTEENTH: The borrower will personally occupy and use any structure

tura que haya sido construída, mejorada o comprada con el importe del préstamo  
constructed, improved or purchased with the proceeds of the loan

aquí garantizado y no arrendará o usará para otros fines dicha estructura a menos  
herein guaranteed and shall not lease or use for other purposes said structure unless

que el Gobierno lo consienta por escrito. La violación de esta cláusula como la  
the Government so consents in writing. Violation of this clause as well as

violación de cualquiera otro convenio o cláusula aquí contenida ocasionará el  
violation of any other agreement or clause herein contained will cause

vencimiento de la obligación como si todo el término hubiese transcurrido y en  
the debt to become due as if the whole term had elapsed and the

aptitud el Gobierno de declarar vencido o pagadero el préstamo y proceder a la  
Government at its option may declare due and payable the loan and proceed to

ejecución de la hipoteca.  
the foreclosure of the mortgage.

DECIMO QUINTO: Esta hipoteca se extiende expresamente a toda construcción  
FIFTEENTH: This mortgage expressly extends to all construction

o edificación existente en la(s) finca(s) antes descrita(s) y a toda mejora, construc-  
or building existing on the farm(s) hereinbefore described and all improvement,

ción o edificación que se construya en dicha finca(s) durante le vigencia del prés-  
construction or building constructed on said farm(s) while the

tamo hipotecario constituido a favor del Gobierno, verificada por los actuales  
mortgage loan constituted in favor of the Government is in effect, made by the present

dueños deudores o por sus cesionarios o causahabientes.  
owners or by their assignees or successors.

DECIMO SEXTO: El deudor hipotecario por la presente renuncia mancomunada  
SIXTEENTH: The mortgagor by these presents hereby waives jointly and

y solidariamente por sí y a nombre de sus herederos causahabientes, sucesores o  
severally for himself and on behalf of his heirs, assignees, successors or

representantes a favor del acreedor (Administración de Hogares de Agricultores).  
representatives, in favor of mortgagee (Farmers Home Administration)

cualquiera derecho de Hogar Seguro (Homestead) que en el present o en el futuro  
any Homestead right (Homestead) that presently is in the future

pudiera tener en la propiedad descrita en el párrafo undécimo y en los edificios  
he may have in the property described in paragraph eleventh and in the buildings

allí enclavados o que en el futuro fueran construídos; renuncia esta permitida  
thereon or which in the future may be constructed; this waiver being permitted

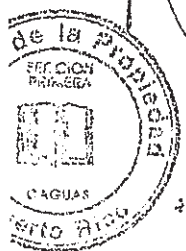
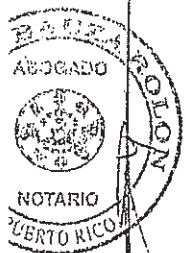
a favor de la Administración de Hogares de Agricultores por la Ley Número trece  
in favor of the Farmers Home Administration by Law Number Thirteen

(13) del veintiocho (28) de mayo de mil novecientos sesenta y nueve (1969) (31  
(13) of the twenty-eight of May, nineteen hundred sixty-nine (1969) (31

L.P.R.A. 1851)-  
L.P.R.A. 1851).

DECIMO SEPTIMO: El acreedor y el deudor hipotecario convienen en que cual  
SEVENTEENTH: Mortgagee and mortgagor agree that any

quien estufa, horno, calentador comprado o financiado total o parcialmente con  
stove, oven, water heater, purchased or financed completely or partially with



10

funds of the loan herein guaranteed, will be considered and understood to form part of the property encumbered by this Mortgage.-----

EIGHTEENTH: The mortgagor agrees and obligates himself to move and occupy the property object of this deed within the following sixty days from the date of final inspection, and in the event of unforeseen circumstances beyond his control which would impede him to do so, he will notify it in writing to the County Supervisor.-----

NINETEENTH: All improvement, construction or building constructed on said farm(s) during the term hereinbefore referred to must be made with the previous consent in writing of mortgagee in accordance with present regulations or future ones that may be promulgated pursuant to the federal and local laws not inconsistent or incompatible with the present laws which govern these types of loans.-----

CERTIFIED To be a true and correct translation from its original. *[Signature]*  
AIDA TORRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED STATES COURT  
2/3/09

11

TWENTIETH: This instrument also secures the recapture of any interest credit or subsidy which may be granted to the borrower(s) by the Government pursuant to Forty-Two U.S.C. Fourteen Ninety-a (42 U.S.C. 1290a).-----

--In view of the case that I, the Notary, do not personally know the appearing parties and since said executing parties did not provide attesting witnesses; they identified themselves: Mr. Renato Agustín López Fuentes through his Driver's License number 587351; and Mrs. Ana Colón Rodríguez through her Driver's License number 1252302.-----

16

----- ACCEPTANCE -----

The appearing party (parties) ACCEPT(S) this deed in the manner drawn once I, the authorizing Notary, have made to him the pertinent legal warnings. So they say and execute before me, the authorizing Notary, the appearing party (parties) without demanding the presence of witnesses after waiving

CERTIFIED To be a true and correct translation from its original. *[Signature]*  
AIDA TOPRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED STATES COURT  
*2/3/09*

fondos del préstamo aquí garantizado, se considerará e interpretará como parte  
funds of the loan herein guaranteed, will be considered and understood to form part-----

de la propiedad gravada por esta Hipoteca.-----  
of the property encumbered by this Mortgage.-----

DECIMO OCTAVO: El deudor hipotecario se compromete y se obliga a mudarse  
EIGHTEENTH: The mortgagor agrees and obligates himself to move-----

y a ocupar la propiedad objeto de esta escritura dentro de los próximos sesenta  
and occupy the property object of this deed within the following sixty-----

días a partir de la fecha de la inspección final; y en caso de circunstancias impre-  
days from the date of final inspection, and in the event of unforeseen circumstances-----

vistas fuera del control del deudor hipotecario que le impidiera mudarse, éste lo  
beyond his control which would impede him to do so, he will-----

notificará por escrito al Supervisor Local.-----  
notify it in writing to the County Supervisor.-----

DECIMO NOVENO: Toda mejora, construcción o edificación que se construya  
NINETEENTH: All improvement, construction or building constructed-----

en dicha finca durante la vigencia antes mencionada deberá ser construida previa-  
on said farm(s) during the term hereinbefore referred to, must be made with the previous-----

autorización por escrito del acreedor hipotecario conforme a los reglamentos pre-  
consent in writing of mortgagee in accordance with present regulations-----

sentes y aquellos futuros que se promulgaran de acuerdo a las leyes federales y  
or future ones that may be promulgated pursuant to the federal and-----

locales no inconsistentes o incompatibles con las leyes actuales que gobiernan  
local laws not inconsistent or incompatible with the present laws which govern-----

estos tipos de préstamos.-----  
these types of loans.-----

VIGESIMO: Este instrumento garantiza asimismo el rescate o recuperación de  
TWENTIETH: This instrument also secures the recapture of-----

cualquier crédito por intereses o subsidio que pueda otorgarse a los prestatarios  
any interest credit or subsidy which may be granted to the borrower(s) by the-----

por el Gobierno de acuerdo con las disposiciones del Título Cuarentidos del Código  
Government pursuant to Forty-Two-----

de Estados Unidos Sección Mil Cuatrocientos Noventa - a (42 U.S.C. 1490a)-----  
U.S.C. Fourteen Ninety-a (42 U.S.C. 1490a)-----

—Dado el caso de que Yo, el Notario, no conozco personalmente  
a los comparecientes y al no proveer dichos otorgantes testigo-----

de conocimiento; éstos se identifican: don Renato Agustín López

Fuentes mediante su Licencia de Conducir número 587351-----

-----y doña Ana Colón Rodríguez-----

mediante su Licencia de Conducir número 1252302.-----

12

his(their) right to do so of which I advised him (them).-----

After this deed was read by the appearing party (parties) he (they) ratify its contents, place(s) his (their) initials on each of the folios of this deed including the last one, and all sign before me, the authorizing Notary who GIVES FAITH to everything contained in this deed.-----

ACLARATORY NOTE: It is clarified that instead of "Farmers Home Administration" it should read "FARM SERVICE AGENCY, I AGAIN ATTEST.---

---The original is signed in its lat page and initialed in each one of its pages by:-----  
---Renato Agustín López Fuentes-----  
---Ana Colón Rodríguez-----

Signed, marked, sealed and flourished MIGUEL BAUZA COLON. The original of this deed consists of 9 pages; there are cancelled the corresponding Infernal Revenue or Notarial Tax Stamps. There appear the initials of the executing parties and the signature (illegible); the flourish and seal of the Notary at the margin of each page and the mark and signature at the end.-----

I CERTIFY: That this is a true and correct copy of deed number 244

See first page and correct trans-  
lation from its original. *[Signature]*  
AIDA TOPRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED STATES  
A 10

13

which is in the protocol of Public Instruments corresponding to the year 2999. This first certified copy is issued at the request of FARM SERVICE AGENCY, under my signature, mark, seal and flourish today August 3, 1999 in Caguas, Puerto Rico.---

I CERTIFY also that any document incorporated is a true and correct copy of the originals joined to the master.-----

s/illegible  
NOTARY PUBLIC

17

CERTIFIED To be a true and correct trans-  
lation from its original. *Aida Torres*  
AIDA TORRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED  
STATES COURT 2/3/09



FmHA 1927-1(S) PR  
6-93)

-----  
ACEPTACION  
ACCEPTANCE  
-----

El (los) comparecientes ACEPTAN esta escritura en la forma redactada una vez  
The appearing party (parties) ACCEPT(S) this deed in the manner drawn once-----

yo, el Notario autorizante, le (les) hice las advertencias legales pertinentes.-----  
I, the authorizing Notary, have made to him (them) the pertinent legal warnings.-----

Así lo dicen y otorgan ante mí, el Notario autorizante, el (los) compareciente(s)  
So they say and execute before me, the authorizing Notary, the appearing party (parties)-----

sin requerir la presencia de testigos después de renunciar su derecho a ello del que  
without demanding the presence of witnesses after waiving his (their) right to do so of which

le(s) advertí.-----  
I advised him (them).-----

Después de ser leída esta escritura por el (los) compareciente(s), se ratifica(n)  
After this deed was read by the appearing party(parties) he (they) ratify its-----

en su contenido, pone(n) sus iniciales en cada uno de los folios de esta escritura  
contents, place(s) his (their) initials on each of the folios of this deed-----

incluyendo el último y la firma(n) todos ante mí, el Notario autorizante, que DOY  
including the last one, and all sign before me, the authorizing Notary who GIVES-----

FE de todo el contenido de esta escritura.-----  
FAITH to everything contained in this deed.-----

NOTA ACLARATORIA: Se aclara que en lugar de "Farmers Home-----  
Administration" deberá leer "FARM SERVICE AGENCY"; REPITO LA-----  
FE.-----

---Firmado el original en su última página e inicialado en-----  
cada una de sus páginas por:-----

---Renato Agustín López Fuentes-----  
---Ana Colón Rodríguez-----

Firmado, sellado y rubricado MIGUEL BAUEA  
NOTARIO. El Original de esta escritura consta de 9  
folios, cinco cancelados los correspondientes a los de  
Firma, Inicial y/o Impuesto Notarial. Asimismo los  
iniciales de los otorgantes y la firma del Notario  
inicial y sello del Notario al margen de la escritura y el  
del otorgante.

CERTIFICADO: Que esta es una copia fiel y exacta de la escritura  
número 244 que se encuentra en el protocolo de  
Instrumentos Públicos de Caguas, Puerto Rico, 1999.  
Esta primera copia es una copia fiel y exacta de la escritura  
FARM SERVICE AGENCY

En mi firma, signo, sello y rubricado hoy día 3 de  
agosto de 1999 en Caguas, Puerto Rico.

CERTIFICÓ además, que este documento incorporado es  
copia fiel y exacta de los originales unidos a la matriz.

NOTARIO PUBLICO

REGISTERED AT  
Page 222 overleaf  
Volume 463 of Cayey  
Property 19580 Inscription 4<sup>th</sup>  
Caguas, P.R. on March 7, 2002

---

Registrar

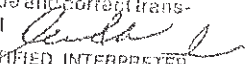
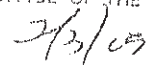
No Fees  
No. 2. (illegible)

Subject to a mortgage in  
favor of United States of  
America, acting through the  
Farmers Home Administration  
and to mortgage which is  
constituted by this document.  
Caguas, March 7, 2002.

s/illegible  
Registrar

Seal of Registry of  
the Property

Verified by s/illegible  
08/12/05

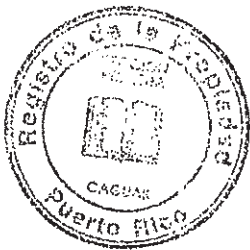
CERTIFIED To be a true and correct trans-  
lation from its original   
AIDA TORRES, CERTIFIED INTERPRETER  
ADMINISTRATIVE OFFICE OF THE UNITED  
STATES COURT. 

REGISTRADO AL  
 Folio 223 vlt  
 Tomo 463 de Leyes  
 Fica# 19580 Inscripción 4<sup>ta</sup>  
Caguas, P.R. a 7 de mayo de 2002

Registrador

*Sin Dudas*  
*No. 2 anl.*  
*Se halla afecta a una*  
*hipoteca a favor de Estados*  
*Unidos de América, actuando*  
*por conducto de la Administración*  
*de Hogares de Agraciados, y a*  
*la hipoteca que por este docu-*  
*mento se constituye. Caguas*  
*a 7 de mayo de 2002.*

*[Signature]*  
*Registrador*

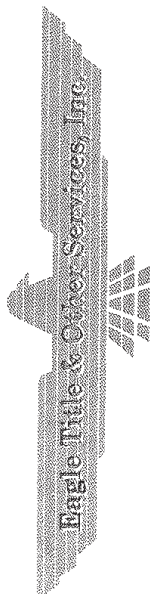


*Uniq. by*  
*[Signature]*  
*04/1/02*

**TITLE SEARCH****ESTUDIOS DE TITULO  
SEGUROS DE TITULO**

P.O. BOX 1467 TRUJILLO ALTO, PR. 00977-1467  
 TELS. (787) 748-1130 / 748-8577 • FAX (787) 748-1143  
 estudios@eagletitlepr.com

Este documento NO es una póliza de Seguro de Título, por lo cual no debe utilizarse como tal. La responsabilidad de la entidad que preparó este Estudio de Título, está limitada a la cantidad pagada por la preparación de dicho Estudio de Título. Para completa protección deben requerir una póliza de Seguro de Título.



**CLIENT:** RENATO LÓPEZ FUENTES

**REF:** 1521.167

**BY:** TAIMARY ESCALONA

**PROPERTY NUMBER:** 19,580, recorded at page 221 of volume 463 of Cayey, Registry of the Property of Puerto Rico, section I of Caguas.

**DESCRIPTION:** (As it is recorded in the Spanish language)

**RUSTICA:** Predio de terreno identificado en el plano de mensura como finca número siete localizado en el barrio Matón Arriba del término municipal de Cayey, Puerto Rico, compuesto de **veinte cuerdas con mil ochocientos cincuenta y dos diez milésimas de otra (20.1852) equivalentes a setenta y nueve mil trescientos treinta y cinco punto setenta y ocho metros cuadrados (79,335.78)**. Colinda al **NORTE**, con una quebrada y terrenos de Luis Pérez; al **SUR**, con camino municipal; al **ESTE**, con la finca número seis; y al **OESTE**, con la calle número nueve.

**ORIGIN:**

It is segregated from property number 2,100, recorded at page 81, volume 164 of Cayey.

**TITLE:**

This property is registered in favor of RENATO LÓPEZ FUENTES a/k/a RENATO AGUSTÍN FUENTES and his wife ANA M. COLÓN RODRÍGUEZ, who acquired it by purchase from José Antonio Román Torres and his wife Carmen Rivera Figueroa, at a price of \$180,000.00, pursuant to deed #31, executed in San Juan, Puerto Rico, on February 25, 1994, before Pedro Morell Corrada Notary Public, recorded at page 222 of volume 463 of Cayey, property number 19,580, 2<sup>nd</sup> inscription.

**Presented on September 13, 1995**

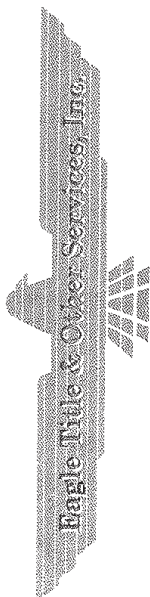
**LIENS AND ENCUMBRANCES:**

- I. By reason of its origin this property is free of liens and encumbrances
- II. By reason of itself this property is encumbered by the following:
  1. **MORTGAGE:** In favor of United States of America acting as Farmer Home Administration, in the original principal amount of \$199,030.00, with 3.75% annual interests, due on 20 years, constituted by deed #57, executed in Caguas, Puerto Rico, on July 1, 1997, before Regalado López Corcino Notary Public, recorded at page 223 of volume 463 of Cayey, property number 19,580, 3<sup>rd</sup> inscription.  
**Presented on July 7, 1997**  
**Recorded on February 16, 1999**
  2. **MORTGAGE:** In favor of Farm Service Agency, in the original principal amount of \$150,000.00, with 3.75% annual interests, due on 20 years, constituted by deed #244, executed in Caguas, Puerto Rico, on August 3, 1999, before Miguel Bauzá Rolón Notary Public, recorded at overleaf of page 223 of volume 463 of Cayey, property number 19,580, 4<sup>th</sup> inscription.  
**Presented on August 9, 1999**  
**Recorded on March 7, 2002**

# ESTUDIOS DE TITULO SEGUROS DE TITULO

P.O. BOX 1467, TRUJILLO ALTO, P.R. 00977-1467  
TELS. (787) 748-1130 / 748-8577 • FAX (787) 748-1143  
estudios@eagletitlepr.com

Este documento NO es una póliza de Seguro de Título, por lo cual no debe utilizarse como tal. La responsabilidad de la entidad que preparó este Estudio de Título, está limitada a la cantidad pagada por la preparación de dicho Estudio de Título. Para completa protección deben requerir una póliza de Seguro de Título.



PAGE #2  
PROPERTY #19,580

## REVIEWED:

Federal Attachments, Commonwealth of Puerto Rico Tax Liens, Judgments and Daily Log up to January 21<sup>st</sup>, 2020.

**NOTICE:** The Sections of the Property Registry have been computerized by the new system identified as Karibe, through which the historical volumes containing the data related to the inscribed properties and with the documents presented and pending registration were digitized. Since April 25, 2016, the Department of Justice discontinued the Tool-Kit and Agora System in most of the Sections of the Registry, which was used to search for documents submitted and pending registration and preparation of title search and other documents. There is also a delay in the entry of information to the System to this date. In addition to this, the Federal and State Seizures are now entered and electronically provided by the Central Office of the Land Registry in the Department of Justice, without being able to corroborate the control books and with many errors which makes the location impossible. We are not responsible for errors that may result in this title search due to errors and/or omissions of the Registry and/or its employees, when entering the data in the system.

**EAGLE TITLE AND OTHER SERVICES, INC.**

Authorized signature

mcr/nh  
mcr/nh/F

I, Elías Díaz Bermúdez, of legal age, single and neighbor of San Juan, Puerto Rico, under solemn oath declare:

1. That my name and personal circumstances are the above mentioned.
2. That on January 21<sup>st</sup>, 2020, I examined the books and files of The Property Registry of Puerto Rico and prepared the attached title study which makes part of this affidavit.
3. That the attached title study correctly represents in all its parts the status of the above described property in The Property Registry of Puerto Rico.

I, the undersigned, hereby swear that the facts herein stated are true.

In Guaynabo, Puerto Rico, this 4 day of March of 2020.

Elías Díaz Bermúdez

AFFIDAVIT NUMBER 4,229.

Sworn and subscribed to before me by Elías Díaz Bermúdez of the aforementioned personal circumstances, whom I personally know.

In Guaynabo, Puerto Rico, this 4 day of March of 2020.

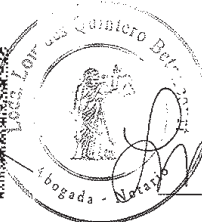
RECIBO

Sello



9397  
02/19/2020  
\$5.00

Sello de Asistencia Legal  
80093-2020-0219-42179275



NOTARY PUBLIC

**UNITED STATES DEPARTMENT OF AGRICULTURE  
FARM SERVICE AGENCY**

654 Muñoz Rivera Avenue  
654 Plaza Suite #829  
San Juan, PR 00918

Borrower: Lopez Fuentes, Renato A.

Case No: 63-005-4729

***CERTIFICATION OF INDEBTEDNESS***


I, Carlos J. Morales Lugo, of legal age, single, a resident of San Juan, Puerto Rico, in my official capacity as Loan Resolution Task Force Contractor of the *Farm Service Agency*, United States Department of Agriculture (USDA), state that:

- The borrower's indebtedness is as shown in the following Statement of Account, according to information obtained from all available records at the USDA-Farm Service Agency:

***Statement of Account as of January 10, 2020***

Loan Number	43-01
Original Note Amount	\$ 199,030.00
Original Note Date	7/1/1997
Date of Last Payment	01/06/2020 Offset
Principal Balance	\$ 186,507.66
Unpaid Interest	\$ 84,099.24
Misc. Charges	\$ -
Total Balance	\$ 270,606.90
Daily Interest Accrual	\$ 19.1617
Amount Delinquent	\$ 199,468.96
Years Delinquent	16

- The information in the above Statement of Account in affiant's opinion is a true and correct statement of the aforementioned account and to this date remains due and unpaid.
- The defendant is neither a minor, nor incompetent, nor in the military service of the United States of America.
- The above information is true and correct to the best of my knowledge and belief, and is made under penalty of perjury as allowed by 28 U.S.C. 1746.

  
Carlos J. Morales Lugo  
LRTF Contractor  
January 10, 2020

**UNITED STATES DEPARTMENT OF AGRICULTURE  
FARM SERVICE AGENCY**

654 Muñoz Rivera Avenue  
654 Plaza Suite #829  
San Juan, PR 00918

Borrower: Lopez Fuentes, Renato A.

Case No: 63-005-4729

***CERTIFICATION OF INDEBTEDNESS***

I, Carlos J. Morales Lugo, of legal age, single, a resident of San Juan, Puerto Rico, in my official capacity as Loan Resolution Task Force Contractor of the *Farm Service Agency*, United States Department of Agriculture (USDA), state that:

- The borrower's indebtedness is as shown in the following Statement of Account, according to information obtained from all available records at the USDA-Farm Service Agency:

***Statement of Account as of January 10, 2020***

Loan Number	43-02
Original Note Amount	\$ 150,000.00
Original Note Date	8/3/1999
Date of Last Payment	10/24/2011 Offset
Principal Balance	\$ 148,976.27
Unpaid Interest	\$ 96,930.38
Misc. Charges	\$ -
Total Balance	\$ 245,906.65
Daily Interest Accrual	\$ 15.3058
Amount Delinquent	\$ 245,906.65
Years Delinquent	Fully matured

- The information in the above Statement of Account in affiant's opinion is a true and correct statement of the aforementioned account and to this date remains due and unpaid.
- The defendant is neither a minor, nor incompetent, nor in the military service of the United States of America.
- The above information is true and correct to the best of my knowledge and belief, and is made under penalty of perjury as allowed by 28 U.S.C. 1746.

Carlos J. Morales Lugo  
LRTF Contractor  
January 10, 2020





## Status Report Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-4729  
Birth Date:  
Last Name: LOPEZ FUENTES  
First Name: RENATO  
Middle Name: AGUSTIN  
Status As Of: Jan-09-2020  
Certificate ID: VJJP01M5JCFLG

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento, Director  
Department of Defense - Manpower Data Center  
400 Gigling Rd.  
Seaside, CA 93955

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. ? 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q33) via this URL: <https://scra.dmdc.osd.mil/faq.xhtml#Q33>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. ? 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

## More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC ? 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC ? 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

## Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC ? 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

**WARNING:** This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.



## Status Report Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-6684  
 Birth Date:  
 Last Name: COLON RODRIGUEZ  
 First Name: ANA  
 Middle Name: M  
 Status As Of: Jan-09-2020  
 Certificate ID: WHVD1L7020GM4VJ

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento, Director  
 Department of Defense - Manpower Data Center  
 400 Gigling Rd.  
 Seaside, CA 93955

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. ? 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q33) via this URL: <https://scra.dmdc.osd.mil/faq.xhtml#Q33>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. ? 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

## More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC ? 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC ? 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

## Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC ? 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

**WARNING:** This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

DPR MODIFIED AO 440 (Rev. 06/12) Summons in a Civil Action

UNITED STATES DISTRICT COURT

for the

District of Puerto Rico

UNITED STATES OF AMERICA, acting through the United States Department of Agriculture

*Plaintiff(s)*

v.

RENATO AGUSTIN LOPEZ FUENTES ; ET ALS.

*Defendant(s)*

Civil Action No.

Foreclosure of Mortgage

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)*

RENATO AGUSTIN LOPEZ FUENTES

SR 1, Km. 62.7, Int. Matón Wd., Cayey, P.R. 00737

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — or 90 days in a Social Security Action — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Juan C. Fortuño Fas

PO Box 9300 San Juan, PR 00908

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

FRANCES RIOS DE MORAN, ESQ.  
CLERK OF COURT

Date: \_\_\_\_\_

\_\_\_\_\_  
*Signature of Clerk or Deputy Clerk*

DPR MODIFIED AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

Civil Action No. \_\_\_\_\_

**PROOF OF SERVICE***(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for *(name of individual and title, if any)* \_\_\_\_\_  
 was received by me on *(date)* \_\_\_\_\_.

☐ I personally served the summons on the individual at *(place)* \_\_\_\_\_  
 \_\_\_\_\_ on *(date)* \_\_\_\_\_; or

☐ I left the summons at the individual's residence or usual place of abode with *(name)* \_\_\_\_\_  
 \_\_\_\_\_, a person of suitable age and discretion who resides there,  
 on *(date)* \_\_\_\_\_, and mailed a copy to the individual's last known address; or

☐ I served the summons on *(name of individual)* \_\_\_\_\_, who is  
 designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
 \_\_\_\_\_ on *(date)* \_\_\_\_\_; or

☐ I returned the summons unexecuted because \_\_\_\_\_; or

☐ Other *(specify)*: \_\_\_\_\_  
 \_\_\_\_\_.

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ \_\_\_\_\_.

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

\_\_\_\_\_  
*Server's signature*

\_\_\_\_\_  
*Printed name and title*

\_\_\_\_\_  
*Server's address*

Additional information regarding attempted service, etc:

\_\_\_\_\_

DPR MODIFIED AO 440 (Rev. 06/12) Summons in a Civil Action

UNITED STATES DISTRICT COURT

for the

District of Puerto Rico

UNITED STATES OF AMERICA, acting through the United States Department of Agriculture

*Plaintiff(s)*

v.

RENATO AGUSTIN LOPEZ FUENTES ; ET ALS.

*Defendant(s)*

Civil Action No.

Foreclosure of Mortgage

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)*

ANA M. COLON RODRIGUEZ

SR 1, Km. 62.7, Int. Matón Wd., Cayey, P.R. 00737

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — or 90 days in a Social Security Action — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Juan C. Fortuño Fas

PO Box 9300 San Juan, PR 00908

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

FRANCES RIOS DE MORAN, ESQ.  
CLERK OF COURT

Date: \_\_\_\_\_

\_\_\_\_\_  
*Signature of Clerk or Deputy Clerk*



DPR MODIFIED AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

Civil Action No. \_\_\_\_\_

**PROOF OF SERVICE***(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for *(name of individual and title, if any)* \_\_\_\_\_  
 was received by me on *(date)* \_\_\_\_\_ .

☐ I personally served the summons on the individual at *(place)* \_\_\_\_\_  
 \_\_\_\_\_ on *(date)* \_\_\_\_\_ ; or

☐ I left the summons at the individual's residence or usual place of abode with *(name)* \_\_\_\_\_  
 \_\_\_\_\_ , a person of suitable age and discretion who resides there,  
 on *(date)* \_\_\_\_\_ , and mailed a copy to the individual's last known address; or

☐ I served the summons on *(name of individual)* \_\_\_\_\_ , who is  
 designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
 \_\_\_\_\_ on *(date)* \_\_\_\_\_ ; or

☐ I returned the summons unexecuted because \_\_\_\_\_ ; or

☐ Other *(specify)*: \_\_\_\_\_  
 \_\_\_\_\_ .

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ \_\_\_\_\_ .

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

\_\_\_\_\_  
*Server's signature*

\_\_\_\_\_  
*Printed name and title*

\_\_\_\_\_  
*Server's address*

Additional information regarding attempted service, etc:

\_\_\_\_\_

DPR MODIFIED AO 440 (Rev. 06/12) Summons in a Civil Action

UNITED STATES DISTRICT COURT

for the

District of Puerto Rico

UNITED STATES OF AMERICA, acting through the United States Department of Agriculture

*Plaintiff(s)*

v.

RENATO AGUSTIN LOPEZ FUENTES ; ET ALS.

*Defendant(s)*

Civil Action No.

Foreclosure of Mortgage

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)*

Conjugal Partnership López-Colón

SR 1, Km. 62.7, Int. Matón Wd., Cayey, P.R. 00737

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — or 90 days in a Social Security Action — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Juan C. Fortuño Fas

PO Box 9300 San Juan, PR 00908

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

FRANCES RIOS DE MORAN, ESQ.  
CLERK OF COURT

Date: \_\_\_\_\_

\_\_\_\_\_  
*Signature of Clerk or Deputy Clerk*

DPR MODIFIED AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

Civil Action No. \_\_\_\_\_

**PROOF OF SERVICE***(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for *(name of individual and title, if any)* \_\_\_\_\_  
 was received by me on *(date)* \_\_\_\_\_ .

☐ I personally served the summons on the individual at *(place)* \_\_\_\_\_  
 \_\_\_\_\_ on *(date)* \_\_\_\_\_ ; or

☐ I left the summons at the individual's residence or usual place of abode with *(name)* \_\_\_\_\_  
 \_\_\_\_\_ , a person of suitable age and discretion who resides there,  
 on *(date)* \_\_\_\_\_ , and mailed a copy to the individual's last known address; or

☐ I served the summons on *(name of individual)* \_\_\_\_\_ , who is  
 designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
 \_\_\_\_\_ on *(date)* \_\_\_\_\_ ; or

☐ I returned the summons unexecuted because \_\_\_\_\_ ; or

☐ Other *(specify)*: \_\_\_\_\_  
 \_\_\_\_\_ .

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ \_\_\_\_\_ .

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

\_\_\_\_\_  
*Server's signature*

\_\_\_\_\_  
*Printed name and title*

\_\_\_\_\_  
*Server's address*

Additional information regarding attempted service, etc:

\_\_\_\_\_

UNITED STATES DISTRICT COURT  
DISTRICT OF PUERTO RICO

**CATEGORY SHEET**

**You must accompany your complaint with this Category Sheet, and the Civil Cover Sheet (JS-44).**

---

Attorney Name (Last, First, MI):

USDC-PR Bar Number:

Email Address:

---

1. Title (caption) of the Case (provide only the names of the first party on each side):

Plaintiff:

Defendant:

2. Indicate the category to which this case belongs:

☒ Ordinary Civil Case

☐ Social Security

☐ Banking

☐ Injunction

3. Indicate the title and number of related cases (if any).

N/A

4. Has a prior action between the same parties and based on the same claim ever been filed before this Court?

☐ Yes

☒ No

5. Is this case required to be heard and determined by a district court of three judges pursuant to 28 U.S.C. § 2284?

☐ Yes

☒ No

6. Does this case question the constitutionality of a state statute? (See, Fed.R.Civ. P. 24)

☐ Yes

☒ No

Date Submitted:

JS 44 (Rev. 02/19)

**CIVIL COVER SHEET**

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

**I. (a) PLAINTIFFS**

UNITED STATES OF AMERICA

(b) County of Residence of First Listed Plaintiff

(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number)

Juan C. Fortuño Fas

Po Box 9300 San Juan, PR 00908

Tel. 787-751-5290

**DEFENDANTS**

RENATO AGUSTIN LOPEZ FUENTES, et als.

County of Residence of First Listed Defendant Cayey, P.R.

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

**II. BASIS OF JURISDICTION** (Place an "X" in One Box Only)☒ 1 U.S. Government Plaintiff☐ 3 Federal Question

(U.S. Government Not a Party)

☐ 2 U.S. Government Defendant☐ 4 Diversity

(Indicate Citizenship of Parties in Item III)

**III. CITIZENSHIP OF PRINCIPAL PARTIES** (Place an "X" in One Box for Plaintiff and One Box for Defendant)

	PTF	DEF		PTF	DEF
Citizen of This State	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Incorporated or Principal Place of Business In This State	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Citizen of Another State	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business In Another State	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6

**IV. NATURE OF SUIT** (Place an "X" in One Box Only)

Click here for: Nature of Suit Code Descriptions

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	<b>PERSONAL INJURY</b> <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice	<b>PERSONAL INJURY</b> <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability <b>PERSONAL PROPERTY</b> <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other <b>LABOR</b> <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Employee Retirement Income Security Act <b>IMMIGRATION</b> <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 <b>PROPERTY RIGHTS</b> <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 835 Patent - Abbreviated New Drug Application <input type="checkbox"/> 840 Trademark <b>SOCIAL SECURITY</b> <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSDI Title XVI <input type="checkbox"/> 865 RSI (405(g)) <b>FEDERAL TAX SUITS</b> <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 376 Qui Tam (31 USC 3729(a)) <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 485 Telephone Consumer Protection Act <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes
<b>REAL PROPERTY</b> <input type="checkbox"/> 210 Land Condemnation <input checked="" type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	<b>CIVIL RIGHTS</b> <input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 448 Education	<b>PRISONER PETITIONS</b> <b>Habeas Corpus:</b> <input type="checkbox"/> 463 Alien Detainee <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <b>Other:</b> <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement			

**V. ORIGIN** (Place an "X" in One Box Only)

<input checked="" type="checkbox"/> 1 Original Proceeding	<input type="checkbox"/> 2 Removed from State Court	<input type="checkbox"/> 3 Remanded from Appellate Court	<input type="checkbox"/> 4 Reinstated or Reopened	<input type="checkbox"/> 5 Transferred from Another District (specify)	<input type="checkbox"/> 6 Multidistrict Litigation - Transfer	<input type="checkbox"/> 8 Multidistrict Litigation - Direct File
---	---	--	---	--	--	---

**VI. CAUSE OF ACTION**

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity): Consolidated Farm &amp; Development Act, 7 USC 1921, et seq. &amp; 28 USC 1345

Brief description of cause:

**VII. REQUESTED IN COMPLAINT:**☐ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND \$ 509,786.76

CHECK YES only if demanded in complaint:  
JURY DEMAND: ☐ Yes ☒ No**VIII. RELATED CASE(S) IF ANY**

(See instructions):

JUDGE

DOCKET NUMBER

DATE

SIGNATURE OF ATTORNEY OF RECORD

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFP

JUDGE

MAG. JUDGE